

MARCH 24, 1922

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# FAME AND

# FORTUNE WEEKLY.

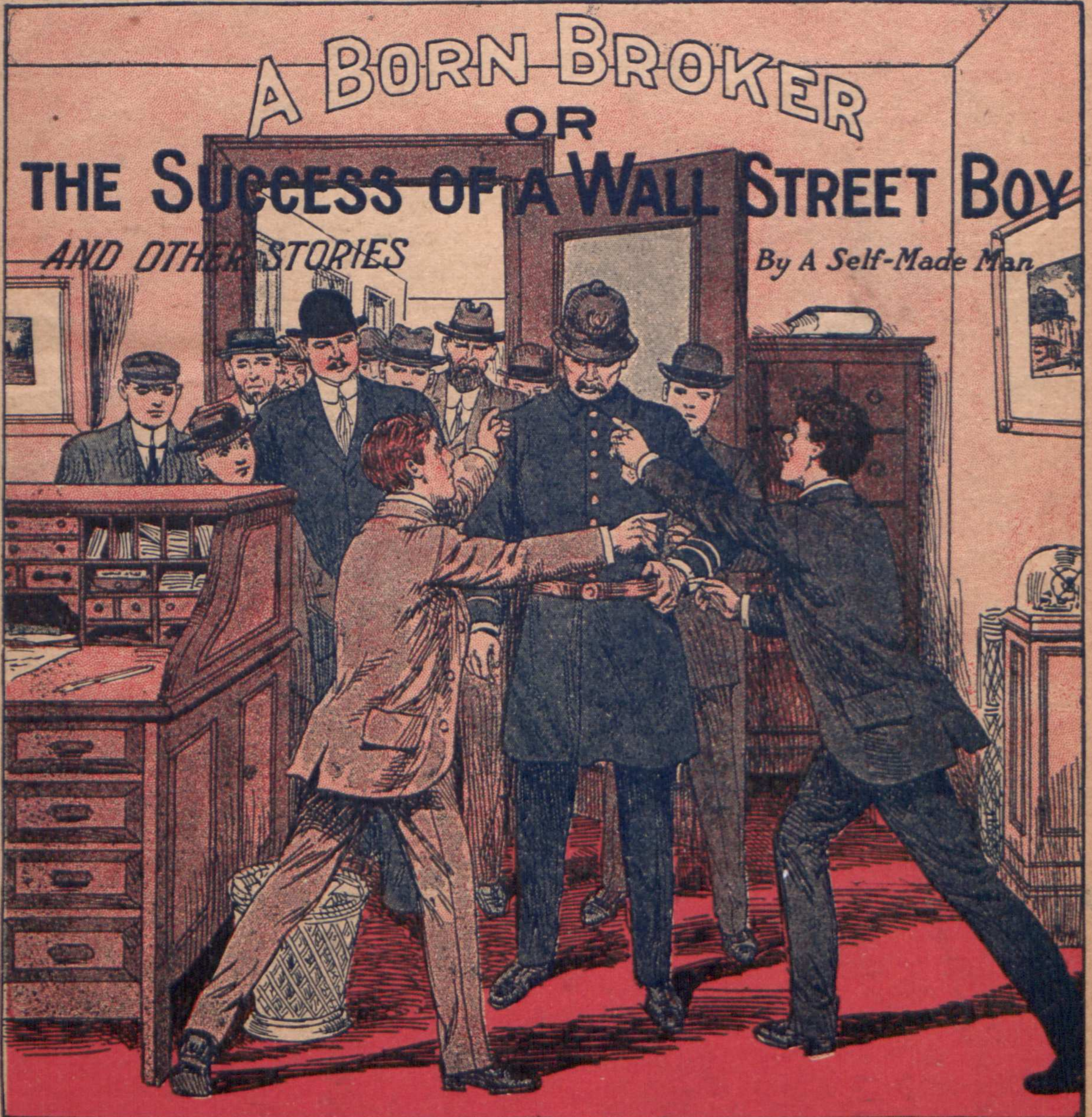
STORIES OF BOYS WHO MAKE MONEY.

## A BORN BROKER OR

## THE SUCCESS OF A WALL STREET BOY

AND OTHER STORIES

By A Self-Made Man



"He is the cause of the disturbance, officer," said Phil, laying one hand on the policeman's shoulder and pointing with the other at Clarence, as the crowd surged into the office. "Don't you believe him," protested Clarence. "He started the rumpus himself."



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# **FAME AND FORTUNE WEEKLY**

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No. 860

NEW YORK, MARCH 24, 1922

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## **A BORN BROKER**

OR, THE SUCCESS OF A WALL STREET BOY

By A SELF-MADE MAN

### CHAPTER I.—An Option Deal.

"Well, Jackson, for cool, unadulterated nerve your late messenger, young Farrington, takes the persimmon," said Broker Hardy, stopping Broker Jackson on the street about eleven one morning.

"How so, Hardy?" asked Jackson, with a look of surprise.

"How so? Aren't you aware that he has actually hired a room in the Otsego Building and hung out his shingle as a full-fledged broker?"

"Oh, come now, you're joking. That statement of yours is simply ridiculous."

"No, I'm not joking. If you don't believe what I am telling you, just pay a visit to the Otsego Building. Take the elevator up to the sixth floor. Follow the main corridor to the rear, and there, on the left-hand side, last door, you will see 'Philip Farrington, Stocks and Bonds,' on the glass, as plain as you ever saw anything in your life."

"Pshaw! That's some new trader of the same name."

"Not at all. It is your late messenger."

"It can't be. Such a supposition is perfectly absurd, Hardy. Who ever heard of a boy stock broker—an ex-messenger boy at that?" said Jackson impatiently.

"Whether there ever has been a boy stock broker before, I'm not prepared to affirm or deny; but that there is one now, in the person of your late messenger, I'm ready to swear. I'd like to bet a hundred dollars on it. I couldn't win that sum of money easier."

"I'll bet you a ten-dollar bill you're wrong."

"I'll take you."

"Very good. We'll go to the Otsego Building right away and settle the matter."

"I'll do it. I can spare a few minutes to satisfy you that you've lost your bet."

"I won't admit that I have lost it until I have actual proof of your statement. The name of Philip Farrington on the office door I do not regard as conclusive evidence."

"If Farrington is in, you'll have all the evidence you want."

The two brokers started for the Otsego Building—each certain that he was going to win the bet. They got out of the elevator at the sixth floor and walked along the main corridor to the rear of the front section of the building. The last office on the left-hand side, bearing the number 614, was lettered as Broker Hardy had de-

scribed. Jackson looked at it, but was unconvinced that this Philip Farrington was his late office boy. In his opinion his friend Hardy had been deceived by a similarity in names.

He turned the knob and the door opened. The two brokers walked in. Seated at a roll-top desk, reading a mining newspaper from the West, was a boy—neatly dressed, good looking, and with an alert manner. He dropped the paper as the gentlemen entered.

"Glad to see you, Mr. Jackson," he said, swinging around in his pivot chair. "This is an unexpected pleasure. How do you do, Hardy? Help yourselves to seats and make yourselves at home."

Broker Jackson was dumfounded, and Hardy enjoyed his surprise.

"You might as well hand that tenner over now and I'll treat when we go out," said Hardy.

"Is this your office, Phil Farrington?" said Jackson.

"As I've paid a month's rent for it, and had my name painted on the door, I guess I can claim the office, sir," replied Phil smilingly.

"And do you also claim to be a broker, young man?"

"That's the business I've gone into, as my sign indicates."

"Pray, what do you know about the brokerage business?"

"Having worked for you for three years, I ought to know a few things about it."

"Why, you were only my messenger!"

"I know it; but as your messenger I haven't been asleep. My aunt, with whom I am living, told me more than once that I was a born broker, so to test the matter I've tackled the business."

"Well, I think you're a born idiot. The idea of a messenger boy presuming to set himself up as a broker without going through the necessary training is evidence enough to convince me that you have a screw loose in your mental make-up."

"Did you ever notice a weakness in my upper story while I was working for you, Mr. Jackson?"

"The weakness has apparently developed since we had the misunderstanding which led to your retirement from my employ."

"I'm sorry, Mr. Jackson, that my rise in the world doesn't meet with your approval, but as the risk is mine and not yours, I do not see that you need worry about my prospects of getting

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on. I have inserted an advertisement in two or three of the financial papers, informing the public that I am on the job, and I hope to succeed on my own merits," said Phil, in a confident tone.

"Oh, I'm not worrying about what you do. If you can afford to make a fool of yourself, you have a right to do it. 'Fools rush in where angels fear to tread,' is an old saying that I fancy applies to you," said the broker sneeringly.

"You mean the lambs rush in where wise persons fear to tread," grinned Phil.

"I mean what I said," replied Jackson.

"I'm afraid your business has suffered somewhat since you allowed me to get away from your office, and that has ruffled your feelings a bit. Have a cigar? I will accord you the honor of taking the first whack at the box. Don't be afraid of them. They are genuine Reina Perfectos," said the boy broker, as he offered his late employer a full box of good cigars to help himself from.

Jackson, after a momentary hesitation, accepted a cigar and lighted it. Phil passed the box to his other visitor and Hardy took one also.

"So you are learning to smoke, too?" said Jackson.

"No, sir. These cigars are for my visitors and my customers. I am a boy as yet, and in my opinion smoking doesn't do a boy any good. I have heard that it has a tendency to retard their growth, not to speak of introducing nicotine poison into their system. At any rate, I have no desire to indulge in the weed."

"I am glad to hear that you have one virtue," said Jackson.

"Thank you, sir. When I worked for you, you thought I had more than one. You told several traders that you considered me one of the smartest messengers in the Street."

"I have no fault to find with your abilities as a messenger."

"I'm glad to hear it. I mean to prove as good a broker as I was a messenger."

Jackson snorted, but refrained from making the comment on the boy's speech that was in his mind.

"I suppose you haven't done any business yet?" said Hardy.

"No, sir. I have only just got fitted up here. It will take a little time before I can expect to do much of anything except take a flyer on my own account."

"Then you intend to speculate, eh? Be your own lamb until some of the others come your way?"

"Yes, sir. I have to do something to keep my hand in."

"Your finish will be all the quicker," said Jackson.

"I hope not. I managed to avoid getting caught in the shuffle while I was working for you. I ought to do so well now that I can devote my attention wholly to any deal I may go into."

"Had you let speculation alone, you would still be working for me."

"I suppose so, but I should not have accumulated the capital I now have to work on."

"Whatever that capital amounts to, and it can't be so much, you will not be long in losing it in the game. When experienced traders fre-

quently find themselves up against it, you, with no experience, can hardly hope to escape."

"If I lose any of my fleece I won't make a squeal over it. Maybe you'd like to try a little slice of my bank account. I was thinking of getting in on Southern Railway. Want to sell me an option on 1,000?"

Jackson stared at him.

"Looking for a thousand shares of it, are you?"

"Yes."

"Why don't you go to the little bank where you have been trading and buy the stock on a ten-per cent. margin? You can't expect me to sell you an option at the market price."

"Of course not. The stock is going at 115. I'm willing to pay 117 and give you a five-per cent. deposit of the current value for the privilege of a fifteen-day call," said Phil.

"I judge you make this offer because your capital is too small to enable you to get 1,000 shares any other way. But the little bank will sell you 1,000 shares on a five per cent. margin, and you can get it at 115, so why offer me two points higher? Are you so confident it is going to take on a tidy advance?"

"Why don't you take him up, Jackson? I don't know that you can make \$2,000 any easier, no matter if the stock should take a boom on."

"I don't want to rob the boy," said Jackson.

"Don't you worry about robbing me, Mr. Jackson. If you sell me the option, I shall expect to make a profit out of it. I am not in business for my health," said Phil.

"You have acquired a tip on Southern Railway that you appear to be so certain of making a profit at 117."

"Whether I have or have not has nothing to do with you selling me the option. If you will make the deal, I have the cash in the safe to make good the deposit. I have figured it out at \$5,750."

"Are you aware that if you should not call on me for the stock within the fifteen days that, according to the rules of such an operation, you will forfeit your deposit?"

"I understand all that, sir," replied the boy broker coolly.

"Take him up, Jackson. You might win nearly \$6,000. If he's so foolish as to throw his money at you, why you might as well take it as anybody else. He's sure to find some broker that will close with him. In fact, I'm ready to do it if you won't."

"No, I couldn't take the money of a boy who's been my messenger. I wouldn't mind accommodating him if I thought he wouldn't lose anything by it; but to take advantage of a young fool like Farrington is not in my line."

"Then you won't sell me the option?" said Phil.

"No, I'd rather not."

"I'll go you if you're determined to buy an option on Southern Railway from somebody," said Hardy.

"Sit down at my desk and draw it up while I get the money," said Phil.

Hardy took his chair and drew up the option by which he agreed to deliver 1,000 shares of Southern Railway to Phil Farrington at any time within fifteen days from date at 117, no



matter what the market price was at the time the boy called on him for the stock. The said Farrington was to deposit five per cent. of the current or market price at that moment, which was 115, making the value of the 1,000 shares \$115,000, five per cent. of which amounted to \$5,750.

If the said Farrington failed to call for and pay for the shares at 117 within the term of the option, then the option lapsed and Broker Hardy was to keep the deposit. He signed it, and handed it to Phil. The boy broker read it over, nodded and handed him the deposit, taking a receipt for the amount, for it represented a small part of the sum he had agreed to pay for the shares.

"You're a gouger, Hardy," said Jackson disapprovingly.

"I never let a good thing get away from me," said Hardy, as he put the money in his pocket.

"I hope the price booms to 125, so Farrington will not lose his deposit."

"Let it. All I am counting on is the \$2,000 which is my legitimate profit. As soon as I get to the Exchange I'll buy the 1,000 shares at 115."

"You'd better hurry, then, Mr. Hardy," said Phil, who was looking at the tape that was reeling out of his private ticker. Southern Railway is now going at 116."

"What's that?" cried Hardy, making a dive at the tape.

One glance showed him the truth of Phil's remark and he started for the door.

"Ha, ha, ha! I hope you get stuck," laughed Jackson, greatly tickled.

Then he looked at the tape and saw that the next quotation registered 116 1-8. The quotations on Southern Railway came out thick and fast, each higher than the other, and by the time Hardy reached the Exchange it was selling at 118, and he was \$1,000 to the bad on his deal at that moment whatever might be the ultimate result.

## CHAPTER II.—How the Option Deal Came Out.

Jackson left Phil's office in great good humor. He had lost \$10 to his friend Hardy, it is true, but he was greatly tickled at the idea of Hardy getting badly left on the option deal with the boy broker, for, in his opinion, Hardy should not have made such a deal with so inexperienced a lad as his (Jackson's) late messenger. It would be a good joke on Hardy if he got stuck, and Jackson meant, in that event, to tell it all around the Exchange, and have the laugh on him. Phil was just as pleased himself when left alone, for he felt certain of winning out, otherwise he never would have offered to purchase such an option. A big broker, who was very friendly toward him, on account of a service he had performed for him some months before, had let him in on a bit of inside information after making him promise to keep it dark. The tip in question was that a powerful combine had cornered Southern Railway and would send the price up fifteen or twenty points within a few days. The broker told Phil that he might find a few shares floating around, but that his most likely chance of making something was to try and buy an option on Southern

Railway at the best figure he could get it for a ten or fifteen-day delivery.

Phil received his tip only a short time before Jackson and Hardy called on him, and when his late boss addressed him in such uncomplimentary terms he decided to try and buy the option of him and thus prove to Mr. Jackson that he wasn't so very slow, after all. When Jackson refused on the ground that he didn't want to take the boy's money, showing that he had some conscience, Hardy, who felt no compunction on the subject, accommodated Phil, as we have shown, hoping to make everything there was in sight, even if it put the boy broker out of business.

"Mr. Hardy won't make as much as he thought he was going to," chuckled Phil. "In fact, he might not make anything at all, or he might even lose, for he is likely to find it hard to secure even 1,000 shares to cover his option. At the rate the price jumped a little while ago to 18 1-2, I'm thinking it was over 117 by the time Mr. Hardy reached the Exchange. If he waits, hoping the price will fall, he stands a chance of losing quite a sum, for it is my opinion that the price will not go back much now that the combine has started the boom. I bought that option just in the nick of time. I thought I had plenty of time to look around for it, but I see now that if my late boss and Hardy had not called I might have got left. At any rate, I would have been obliged to give 120 or over for an option on Southern Railway."

Phil picked up the mining journal and resumed his reading. Jackson, on his way to the office, met several brokers and told them that his late messenger had hired an office in the Otsego Building and was posing as a stock broker. He also told them about the option Hardy had sold him, and laughed when he said that the ink was hardly dry on the paper when the stock went up three points and a half.

The news that there was actually a boy broker in the field occasioned considerable merriment, as it circulated about Wall Street, which it did in a very short time, for every broker who heard about it considered it too good to keep. Among others, it reached the ears of a broker named Tyson.

"Who is the boy?" he asked his informant. "Some chap with more money than brains who is trying to break into the game?"

"It's Jackson's late messenger."

"A messenger boy turned broker!" cried Tyson incredulously.

"That's how I got it."

"Where is he holding forth?"

"In the Otsego Building, sixth floor."

"He must have come into a legacy, and like all crazy boys who see a chance to be their own boss, he is making a splurge with his money. Such a good thing ought not to be allowed to escape the shears."

"I haven't any idea how he came into his money, but he must have some or he could not take and furnish up an office in Wall Street."

"That's a safe bet. I think I'll call on him and make his acquaintance."

Thus speaking, Tyson walked off with the purpose in his mind of annexing some of the boy broker's capital if he could get hold of it. South-



ern Railway continued to go up, and two days after Phil bought the option from Broker Hardy it was ruling at 122. Hardy did not try to buy the 1,000 shares at 118, believing that the price would go down in a short time, and consequently he was now deeper in the hole than ever, being \$5,000 to the bad.

As all the brokers had heard by this time that he had sold a fifteen-day option to the boy broker, binding himself to deliver 1,000 shares of the stock at 117, he was made the butt of a great deal of good-humored banter. This, with the loss in sight, did not tend to make him feel any too happy. He felt like kicking Phil and himself into the bargain, but he could not deny that the deal was a perfectly fair one. There was no doubt in his mind that Phil had secured advance information about Southern Railway somehow, otherwise he wouldn't have tried to get the option.

Any one securing inside information of what is going to happen with respect to the price of a stock is perfectly justified in trying to take every advantage of it, therefore the boy broker had not acted differently than any other trader would have done under the same circumstances. When Hardy saw that the price of Southern Railway was up to 122 and that the tendency indicated a further advance, and that the Exchange was satisfied a powerful clique was behind the boom, he concluded to buy the stock and pocket his loss sooner than run the risk of being out more.

He secured the shares, but he was obliged to pay 123 for them, and he had to borrow a large part of the money to pay for them. About this time Broker Tyson called upon Phil Farrington. Phil was in when he called.

"I heard there was a boy broker in this building by the name of Farrington, but I didn't believe it, and came up here to satisfy myself," said Tyson, helping himself to a chair.

"I am Phil Farrington and the sign on the door says I am in the brokerage business. As I am only eighteen years old I guess I can be called a boy broker," said Phil. "If you have bet with any of your friends against that fact, you have lost."

"No, I haven't bet. So you are really in the brokerage game? What are you doing?"

"Trying to make money like anybody else."

"Did you buy an option on Southern Railway from Hardy?"

"I did."

"You agreed to pay him 117 for the stock, I heard."

"I won't affirm or deny that statement. I don't consider it a matter which concerns anybody but Mr. Hardy and myself. If he has given out the facts, that is his business. I shouldn't think he'd care to do it, though."

"Well, maybe not, considering that he appears to have got himself in a hole through the deal. You must have had inside information about Southern Railway."

"That is a matter I don't care to discuss."

"It stands to reason that you did. Nobody offers two points above the market for a stock without having some strong reason."

"I'd prefer not to talk about that option deal."

"Very well. What else are you in on?"

"I am not saying."

"How would you like to get next to a good thing?"

"What's the good thing?"

"The good thing is Iron Mountain. It's going at 45, which is a bedrock price for the stock. I loaded up with it in anticipation of the rise that is certain to come. Unfortunately for myself, I've got to sell a portion of it, for I must have a certain sum to swing the orders of my customers. I'll sell you 500 or 1,000 shares for 44. As I suppose you haven't got enough money to pay for the stock I'll accept a reasonable amount from you on account, and will hold the stock subject to your order," said Tyson.

Phil shook his head.

"I don't care about going into any more deals at present."

Tyson looked disappointed.

"You are missing a good thing by letting this get by you."

"Sorry, but we all miss good things occasionally."

"Then I can't induce you to take hold?"

"No, sir."

"How would you like to take a few thousand shares in a new mine—the Great Northern? It is a ten-cent stock, but I can sell you a block for eight cents."

"I'm not touching mining shares at present."

"Then I can't do any business with you to-day?"

"I'm afraid not," replied Phil.

Tyson, having no further excuse for remaining, got up and took his leave. That afternoon Southern Railway went to 125. Next day there was intense excitement on the Exchange when it jumped to 130. Phil called around to see Broker Hardy, but he was over at the board room. The boy broker made his way to the ante-room and sent a Stock Exchange boy out on the floor to find him. When he came, Phil said:

"Do you want to settle with me at 129 cash, you keeping the stock, or shall I sell the option to a trader who has promised to take it off my hands? I am giving you the chance to make a thousand dollars."

"I'll take your offer," said Hardy. "You've put it over me on this deal."

"Then you can't make anything even when I'm letting you keep it at a point below the market?"

"Not a cent. When I reached the Exchange the day you bought the option, the price was up to 118, and not for sale at that. It has been going up ever since."

"Didn't you buy the stock at all?"

"Yes, I bought it; but it cost me \$4,000 more than I had bargained to let you have it for."

"You may recover that yet. It is quite possible for Southern Railway to go to 133, which will let you out even."

"It might, but it is doubtful. It is pretty high now."

Hardy gave Phil his check for the difference between 117 and 129, plus the \$5,750 deposit, or \$17,750, and the boy broker returned him his option. That closed the deal with a profit of \$12,000 for Phil.



## CHAPTER III.—Held Up on the Highway.

"I'm not doing so bad for a beginner," said Phil to himself after cashing Hardy's check. "It is true I haven't done any actual brokerage business yet, but as long as I make the money it doesn't matter much to me how I do it, as long as I come honestly by it."

He returned to his office and locked his funds up in his office safe where he guessed it would be safe enough, for it wasn't likely that his office would be burglarized. Phil lived with his aunt in a Seventh avenue apartment house in Harlem. His father and mother and three sisters lived on a farm in New Jersey. Phil went down to the farm once or twice a month and spent Sunday with his folks.

Farmer Farrington, his wife and daughters were very proud of Phil, not only because he was the boy of the family, but also because he worked in Wall Street. They considered that anybody having a business connection with the financial district of New York was much above the common, and in a fair way to make his fortune. Phil's uncle by marriage had got him the job as office boy with Broker Jackson three years since. He was a rather raw country youth when he started in to work in Wall Street, but being uncommonly smart and bright he made good right off the reel.

When he paid his first visit to the farm at that time his own family hardly knew him after a two months' absence. The country look had left him, and he was as much like a chipper city boy as they come. Needless to say he produced something of a sensation among his folks, as well as among the neighbors who had known him since he was in pinafores. From that time on Phil expected to be treated with a certain amount of condescension by his people and the jays in the immediate vicinity, and his expectations were, to a certain extent, realized.

He had something now to tell about the metropolis every time he went down to the farm, and when he began speculating on the quiet and making considerable more on the side than he received in wages for his work, his importance increased. The last time he was down to see his folks he told a bunch of farmers at the crossroads general store, at which he always stopped on his way from the station if the buggy was not promptly on time to meet him, that he was thinking of buying a railroad and running it himself as a side issue, and they believed him.

That was nearly a month since, and he was then running errands for Mr. Jackson just as he had been doing for the past three years, and was expecting shortly to be promoted to the counting room. A few days after his return he had the run-in with Jackson which ended his connection with the broker's office, and led to his setting up for himself. He was too much interested in his new departure to pay an immediate visit to the farm, but instead he wrote his father briefly, telling him he was now a Wall Street broker, and inclosing a copy of his advertisement to prove it. This announcement produced a big sensation on the farm, and his father came within an ace of packing his grip and coming on to New York on account of it. He changed his

mind at the last minute and stayed at home, though he knew he would be royally welcomed by his sister at her flat.

Farmer Farrington never felt easy in his sister's flat whenever he did come on to see her and Phil, and that was why his visits became rarer. A flat, in his estimation, was an abomination, because he declared there wasn't room enough in it to draw one's breath. Phil, feeling like a fighting cock after winning his option deal, decided that it was the proper thing for him to visit his people. Accordingly, he wrote a letter to his father, telling him to expect him on the following Saturday afternoon, and forgot to mail it. The letter was in his pocket, unknown to him, when he took the train that would land him at the village station at four o'clock. When he got off the train he was disappointed to note that the buggy was not on hand as he figured it should be.

"I've a great mind to hire an automobile and go down to the farm in style," he thought. "I wonder if they expect me to walk to the crossroads as I have done when the rig was behind-hand? That was well enough when I was a broker's messenger, but now that I'm a broker myself I don't believe in it."

Whether he believed in it or not, it looked as if he would have to do it or remain at the station until the buggy came for him.

"Hello, Mister Phil," said the station agent, "be you waitin' for your pap to come arter you?"

"What do you suppose I'm waiting for, Josh Smith? I guess I'll shake the train after this and come down in my touring car," answered Phil.

"Hev you a tourin' car? Seems to me them things are gettin' mighty common. Everybody has 'em."

"Have you one?"

"I don't need any. I live right on the ground here."

"Could I hire one anywhere near here?"

"I dunno. Kind of doubtful. Don't believe them kind of wagons is kept on hire in the village; leastway I ain't never heard that they are," said the agent.

"I guess I'll have to walk as far as the crossroads. I may meet the buggy on the way," said Phil.

The boy broker started off, wondering why the rig from the farm had not showed up.

"I haven't been down here for a month. Seems to me the folks ought to be falling over themselves in their rush to see me. Nellie could have driven over here just as well as not if dad and the hired man were too busy to spare the time. Considering they now have a real Wall Street broker in the family, they should appreciate the honor I pay them by coming down here," he chuckled. "Then there's that suitcase full of presents for them which I had to leave in charge of Josh at the station. The buggy will have to go after it anyway if I meet it on the road."

It was only a short walk to the crossroads where there was a handful of houses and a general store. Apparently an effort had originally been made to start a new village at that point, but it had not succeeded. In addition to the general store there was a blacksmith shop, which now advertised the fact that the proprietor dealt



in gasoline and other things necessary for the use and repair of automobiles.

When Phil came in sight of the crossroads he saw a number of people, comprising the residents of the locality, standing in front of the general store, and there seemed to be something going on. Phil was rather curious to learn what was in the wind and he hurried some. When he came up he saw two well-dressed men, who looked mussed and sprinkled with dust, and a man in a chauffeur's outfit, in the center of the assemblance. One of the gentlemen was talking excitedly and gesticulating with both arms.

"What's the excitement?" asked Phil, of a rural youth.

"Them two gents say they were stopped two or three miles back by two men with guns and robbed of their money, a case of diamonds and their automobile."

"Is that so?" said Phil, greatly interested. "They were in a car at the time, eh? How did the rascals hold them up?"

"They had a strong wire, or something of that kind, stretched across the road, and the auto ran into it. Then they jumped into it, robbed the gents, and threw them and the driver into the road. After that they ran off with the machine," said the boy.

Phil pushed his way into the crowd and was surprised to recognize his former employer, Mr. Jackson, as one of the unfortunates.

"Hello, Mr. Jackson!" he said. "I hear you've met with trouble."

"That you, Phil?" said Jackson, equally surprised at seeing his late messenger. "What brings you down here?"

"Why, my folks live about five miles from here, close to Crystal Lake. You know that I came down here about every second Saturday to visit them."

"Oh, yes, I remember now. Mr. Paxon, this is Phil Farrington, until recently employed in my office as messenger," introducing Phil to his companion.

Paxon shook hands with Phil. Jackson then explained how he and Paxon were on their way to spend Sunday with a mutual friend, Henry Watkins, who had a fine estate on Crystal Lake, when they were signalled to stop by two men standing in the middle of the road. The chauffeur was slowing up when the car hit an invisible obstruction and came to a stop. The men then sprang into the car, struck them each a violent blow on the head with their fists, went through their clothes, and took their money, watches and other valuables, including a case of diamonds they had been intrusted with by a Maiden Lane jeweler to deliver to the gentleman they were on their way to visit, and completed their work by throwing them and the chauffeur out into the road and making off in the car in the same direction they were proceeding. The car had been seen passing the crossroads some time before, going in the direction of the lake, so the proprietor of the general store had informed them.

"You'd better get on to the village, half a mile from here, Mr. Jackson, and tell your story to the constable. I don't know that you can do any better. You will find a small hotel there where

you can fix yourselves up, and then you will be able to find a rig to take you to the gentleman's place at the lake where you're bound," said Phil.

"That is what the proprietor of this store advised us to do. You're not walking to the farm, are you?"

"I walked as far as this place from the station expecting to meet the buggy that always comes after me. It hasn't shown up yet, and I don't know what to make of the matter. I sent a letter to my folks two days ago telling them I was coming down on the train that reaches the village at one-thirty. Somebody from the farm should have been on hand when the train arrived. I'm going to stay here till the buggy comes along. I think I'll have to buy a car and come all the way in style after this," laughed Phil.

"I would. I guess you made enough out of your option deal to buy two or three cars. I'll take back some of the uncomplimentary things I said to you in your office that day, for that was a mighty clever piece of work, buying that option. I am glad I didn't take your offer or I should have been stuck instead of Hardy. Had anybody but you made the offer, I think I would have closed with him. But I thought your offer a foolish one, and that you would get stuck on it. As you had worked for me for three years I didn't want to be the person to profit by your mistake," said Jackson.

"It's fortunate for you that you thought that way. When I made the offer to you, I knew, as well as anybody in Wall Street can know anything, that Southern Railway was on the eve of a boom. I expected, however, that you would make \$2,000 by buying the stock at 115. As matters turned out, you would not have had the chance to do it. You would have been caught just as Mr. Hardy was, and, on the whole, I am glad you did not take me up, for I would rather have Mr. Hardy's money than yours, as his conscience did not deter him from taking a shy at my deposit."

"Well, we must be going now or those rascals may escape capture altogether. As they have the advantage of a good start, in a high power car, it's a question with me whether they'll be overhauled. Still I think the telegraph or long-distance telephone should enable us to head them off somewhere along the route they have taken."

"How much did you lose?"

"They got \$250 of my money and nearly as much from Paxon," said Jackson. "The worst of it is that they got away with the diamond necklace belonging to Mrs. Watkins, which was sent to New York to be repaired. It is worth \$5,000, and makes a big haul for those scoundrels if they should elude capture."

"I should say so," said Phil.

Jackson and Paxon, accompanied by the chauffeur of the car, started for the village to set justice on the trail of the two highwaymen, while Phil shook hands with Ed Parsons, proprietor of the general store, and they took chairs on the veranda to have a talk till the expected buggy from the Farrington farm came along, while the people who had gathered to hear about the hold-up on the road returned leisurely to their usual avocations.



## CHAPTER IV.—Phil Meets a New Acquaintance.

Fifteen minutes passed away and there was no sign of the Farrington buggy down the road. Phil began to grow very impatient over its failure to show up.

"I wonder if my people expect me to hoof it from the village this afternoon?" he growled.

"What! Five miles and a half—hardly, I should think," laughed Parsons. "Something must have detained them or maybe they didn't get your letter, or the letter miscarried. You're sure you sent it?"

"Of course I'm sure of it. I put it in this inside pocket, after stamping it, and when I went out I—oh, mercy!"

The ejaculation was drawn from Phil by the fact that he felt a letter in his pocket, pulled it out and discovered it was the letter he could have sworn he had mailed. He gazed at it stupidly. Ed Parsons saw the address and uncanceled stamp and laughed in a tickled way.

"Is that the letter?" he asked, feeling sure it was.

"It is, confound it! I forgot somehow to mail it, but thought I had done so, and it's been in my pocket since Friday. It would give me a lot of satisfaction to kick myself around your store."

"You have my permission to do so, so long as you don't upset anything," grinned the general storekeeper.

"Thank you, Ed. Your kindness is only exceeded by your good looks."

"That's what the gals say when I give them extra good measure sometimes."

"What do they say when in a fit of absence of mind you give them short weight?"

"I never give short weight, Phil. I am too conscientious."

"Glad to know there is one honest storekeeper in the world. Now, look here, what am I going to do about getting home?"

"I'm afraid you'll have to walk."

"You have a rig that you use in your business. Couldn't you get your boy to take me home, or part of the way?"

"Sure, if you wait till it gets back. My boy is delivering a lot of stuff to Farmer Wheatsheaf, two miles down the crossroad. He ought to be back soon."

"All right. I'll wait."

At that moment a light farm wagon came from the direction of the village with a new plough in it. The farm hand driving the two horses turned in at the water trough in front of the store to water his team.

"Here's a chance for you, Phil, to go right on home. This team belongs to the Wilson farm, down near the lake. That's a new hand driving it. He'll take you within a mile of your place without going out of his way."

"That will suit me first rate," said Phil.

"Come along and I'll make you acquainted with him," said Parsons.

They got up and the storekeeper introduced Phil.

"I've heard of the Farrington farm," said the young fellow, whose name was Jack Jordan. "So you belong there, do you?"

"I do when I'm home, which only happens once or twice a month, when I come down from New York and visit my folks over Sunday," said Phil.

"Oh, you are working in New York?" said Jordan.

"Yes, I'm in Wall Street. Just opened a brokerage office there."

"Are you a stockbroker?" said the farm hand, opening his eyes.

"That's what the sign on my door says, and my cards, too. Here is one of them."

Phil handed the farm hand one of his business pasteboards.

"Gosh! Ain't you kind of young to be a broker?"

"I'll admit I'm the youngest broker in Wall Street."

"How old are you?"

"Eighteen."

"They say brokers make money hand over fist."

"They make a good deal of money if they have plenty of customers."

"Have you many customers?"

"No, I can't say that I have. I've only just started."

"Oh, I see. Then you ain't makin' much yet?"

"I made \$12,000 on a deal the other day."

"Gosh! You don't mean that. Joking, ain't you?"

"No. It's a fact. It took me about a week to corral the mazuma."

"The what?" said Jordan, with a puzzled look.

"Mazuma—money."

"Is that what they call it in Wall Street?"

"No. Some people call it by that name, just as others call it dough. You've read in the papers about the political dough bags, haven't you?"

"I don't remember," said Jordan.

"When are you going to make a start down the road?"

"I'm ready now. Jump up on the seat."

Phil turned to say good-by to the storekeeper, but he had gone inside to wait on a woman customer from a near-by house. Jordan followed Phil and they started off.

"Hear about the hold-up up that road?" said Phil.

"No. Who was held up?"

Phil related the particulars of the highway robbery of the two brokers, and the loss of their touring car.

"Gosh!" exclaimed Jordan. "That's the first robbery I've heard of in these parts, but then I've only been down here three weeks."

"Expect to stay right along through the summer and fall, I suppose?"

"Sure. Till I quit or Mr. Wilson lets me go."

"Then I'll probably see you again. The Wilson farm is about three miles from our place, toward the coast. You could ride over and see me some Sunday I'm down."

"I'll be glad to do it if I knew when you were down here."

"Now that I'm my own boss, I shall probably come down every Saturday."

"Those chaps who were robbed were brokers, you said?"

"Yes."

"What have they done about it?"



"They went to the village to get the constable to act in the matter, and to telephone around to the police of the neighboring towns asking them to be on the lookout for a red car bearing the number of theirs, and to arrest the men in it if they saw it."

"They ought to be able to catch them that way."

"I hope they will. A \$5,000 diamond necklace and \$500 in money is too much to lose."

"It's considerable. Will they have to pay for the necklace if they don't get it back?"

"I guess not; but they might offer to do so, as it was in their care."

"Kind of rough on them if they have to pay out all that money when it wasn't their fault."

"I don't believe the gentleman, his name is Watkins and he lives somewhere on the lake, would expect them to make good the loss of the necklace, or let them pay for it if they offered to do so. They could afford to do it without hurting themselves much in pocket, for Mr. Jackson has a prosperous business, and I guess Mr. Paxon has, too. At any rate, he looks as if he was well fixed."

They rode along till they came to the road leading direct to the Farrington farm.

"I guess I'll take you to your place," said Jordan, starting to turn into the road.

"It isn't necessary," said Phil. "I'll get down here. I've only got a mile to walk, and that will give me appetite for a spread when I get home."

"Just as you say, Farrington. I can take you as well as not. I wouldn't lose much time," said the young farm hand.

"No, I don't want to take you out of your way, old man. You've done me a great favor by saving me a four-mile walk so I'll wish you good-by and hope to see you again before long."

Phil sprang down, waved his hand to Jordan, and started on his last lap. As he swung around a turn a quarter of a mile from the other road, he saw an automobile standing in the middle of the branch road. One man was beside it and the other lying underneath it doing something to it. That was not an uncommon sight on a country driveway, for something is liable to go wrong with a car at any time, and tools are always carried to meet such an emergency.

Sometimes it's a tire that gives out, and a spare one has to be substituted. As Phil drew near he saw that the car was red in color. His heart gave a jump, for it struck him that this might be the stolen auto, and the two men the highway robbers who had cleaned out the brokers.

## CHAPTER V.—What Phil Found in the Road.

"Hello, young man, do you live around this neighborhood?" said the man, who was standing as Phil came up.

"Yes. My father's farm is about three quarters of a mile farther on," answered the Wall Street boy.

"How far is it to the lake?"

"About a mile in a straight line across the fields."

"I mean by this road?"

"This road doesn't go to the lake, but there's

a branch about three miles from here that'll take you to the Sunset House on the shore.

"That's where we're bound. We've come down from Jersey City to spend Sunday there."

"What's wrong with the car?"

"Something gave out and she came to a stop. I don't know much about automobiles so I can't tell you what the trouble is. My pal—friend, I mean—is trying to fix things up so we can go on, but he isn't making much headway. Know anything about a car?"

"Not enough to give you any help. How long have you been stuck here?"

"Half an hour, more or less."

Phil regretted that he had not taken down the number of the stolen car, which would have enabled him to make sure whether this was the same or not. He strongly suspected that it was, for it was a red one and clearly of high power.

"What are you going to do if you can't make it go?" he said.

"We'll have to leave it here and send somebody who's experienced from the hotel to bring it there."

Phil looked the machine over without appearing to do so. The fact that two men were connected with it seemed to confirm his suspicions.

"This is a bad place to leave it for it blocks up the road," he said.

"Can't help it. We don't want to leave it here, but if we can't get it going again what are we to do?"

Phil had to admit that they couldn't do anything in that case.

"There isn't much travel along this road, anyway, I guess," said the man.

"Not a whole lot," said Phil; "but a big farm wagon, loaded with manure or something else, is liable to come this way any time, and your car blocks the way."

"We can't help that."

At that moment his companion crawled out from under the car.

"I can't get the blamed thing to work," he said. "Hello, who is this?" and he looked hard at Phil.

"Oh, a boy who lives around here," replied his companion.

Just then another auto came around the turn from the road, and the man who was driving it had to shut off quick and put on the brake to avoid a collision with the car that was temporarily out of commission.

"What's the trouble?" he asked, as his machine stopped a yard away.

The two men looked startled at the sudden appearance of the other car, and put their hands on their hips, but when they noticed that two of the three persons in the car were ladies, they breathed easier. The man who had been tinkering at the car explained what he thought was the trouble and said he couldn't fix it. The stranger got out of his car and went to take a look at the stalled one. He got under it, called for the tool the other had been using, and in five minutes reappeared with the remark:

"I guess you'll find things all right now. You were not working on the right part. Start her up."

One of the men got in and turned on the power. The car moved ahead, all right. The other man sprang in and they proceeded on, forgetting to



thank the party who had extricated them from their trouble. That person resumed his seat in his own car and followed the other machine. Phil was left standing in the road looking after both.

"I'll bet that red car is the stolen one," he thought. "The men are bound for the Sunset House. They probably intend to leave the auto there, cross the lake in a sailboat, and catch a train north at the station half a mile from the lake. By doing that, they hope to get clear off, knowing that if they tried to escape in the car they would run a chance of being caught somewhere. It's too bad I have no means of letting Mr. Jackson know about this car."

As he spoke something lying in the road attracted his attention. The object lay in the dust close to the impression made by the man when he was lying under the car. Phil walked over and picked it up. It looked like a jewelry case. He unlocked the patent clasp and opened it. In it, on a velvet background, lay a magnificent necklace, set with many diamonds that flashed in the afternoon sunshine.

"Whee! What luck!" ejaculated Phil. "Those men were the robbers, and that was the stolen car. The fellow who was under the car dropped this prize out of his pocket, and the rascals went on without missing it. I'll be able to return this to Mr. Jackson and relieve his mind and Mr. Paxson's. I suppose the only way I am likely to meet the two gentlemen will be to ride over to Mr. Watkin's residence by and by after I get home and have had something to eat. What a surprise it will be to them to get the necklace back through me!"

Feeling that he was bound to get a rise in Mr. Jackson's estimation, Phil started on his way and in a short time reached the lane that led up to the farmhouse yard. His sister Nellie, in a cheap wrapper and sun bonnet, was crossing the yard from the truck patch with an armful of vegetables when her brother appeared. She stopped and stared at him in bewildered surprise, for no one expected to see him there that afternoon, though the whole family was wild for him to come down and tell them how he had so suddenly become a broker.

"For goodness' sake, is that you, Phil!" she cried, dropping the vegetables and rushing forward to give him a hug and kiss.

"Surest thing you know, sir," said Phil, grabbing her in his arms and swinging her off her feet.

"What a bear you are, Phil!" cried his delighted sister. "How did you get here? Why didn't you write and tell us you were coming so we could meet you at the station? Surely you haven't walked all the way from the village?"

"I did write."

"We never got the letter."

"I know you didn't, because I forgot to mail it. I didn't discover that fact until I got to Ed Parson's store at the crossroads and was wondering why the buggy hadn't come to get me. Then I found the letter in my pocket. Here it is, just as I carried it in my pocket. Gee, but I was mad over it! I saw a five-mile walk ahead of me over a dusty road. However, I was saved the hike. One of Wilson's wagons came along about that time and the driver gave me a lift as far as the junction of this road. He would

have brought me all the way, but I didn't like to trouble him that much. I was quite satisfied to walk the last mile."

"Well, I'm awfully glad you've come. Mother and the others are just crazy to see you, and we have all been wondering why you stayed away. How is Aunt Fanny and Uncle George?"

"Fine as silk, and have sent their love to all hands."

"Come right in the house and surprise mother. She's in the kitchen."

Phil helped his sister pick up the vegetables and they went in at the back door. Mrs. Farrington was standing in the closet with her back to the kitchen door and did not see them.

"Mother, here's a visitor to see you!" cried Nellie.

Mrs. Farrington turned around with a rolling pin in her hand. The moment her eyes rested on her son she dropped the pin with an exclamation of surprised joy, and made a rush to embrace him. In another moment they were in each other's arms.

"Why, Phil, how could you surprise us this way? Why didn't you let us know you were coming, so we could send to the station for you? Did you walk all the way here, you poor boy?"

"I did not. I walked as far as the crossroads and then got a lift as far as the junction of our road. Where's father?"

"Out in the field with Jake."

"And Fannie and Millie?"

"They went over to call on old Mrs. White, who is sick. They'll be delighted to see you when they get back."

"And I'll be delighted to see them, too," said Phil, who thought the world of his three sisters.

"What have you got in your pocket, Phil? Something for me?" said Nellie, feeling the jewel case.

"Something for you? Guess what it is and you can have it," laughed her brother, clapping his hand over the case.

His sister made several guesses, but, of course, they were wide of the mark.

"You're a poor guesser, sir. I'll show you and mother. I'm going to give it to my best girl."

"Have you got a girl?" said Nellie jealously.

"Why not? Aren't I a good catch?"

Phil pulled out the jewel case and opened it. Mother and daughter fairly gasped when their eyes rested on the magnificent diamond necklace.

"Oh, my goodness, where did you get that Phil?" cried his sister.

"That's worth a pile of money," said his mother.

"Five thousand dollars," replied the boy broker.

"Do tell us where you got it," said Nellie.

"Who does it belong to? Did you find it on the train coming down?"

"I told you I was going to give it to my best girl."

"What nonsense! Mother, make him tell. He is just the worst tease in the world."

Then Phil told them about the highway robbery, how one of the gentlemen was his late employer, Mr. Jackson, how he had encountered the robbers and the stolen car on the road about three-quarters of a mile from their lane, and how he had found the stolen jewel case with the necklace in it in the road after the men had gone



on their way. Naturally they were astonished at his recital, and said how lucky it was for the lady who owned the necklace that he had found it.

"I'm going to ride over to the Watkins place in a little while and restore the necklace," said Phil. "And that reminds me I'd like something to eat. I only had a sandwich and a cup of coffee in Jersey City before leaving on the train."

"You shall have it, my dear boy," said his mother. "Make some tea, Nellie, while I lay the tablecloth and get the cold meat and bread and butter."

"Never mind the tablecloth, mother. This newspaper will do. Bring on the bread and meat, and don't forget a slice of pie. You always have some when I come down."

"We didn't know you were coming. However, I have some pie, fortunately."

Phil made a good meal, for he was hungry, and while he was finishing up, his two younger sisters got back. They let out a scream when they saw him and in another minute were hanging around his neck.

"Oh, I say, do you want to choke me," he said, kissing them both.

"Fanny, run out in the cornfield and tell father that Phil has come," said Mrs. Farrington.

Fanny departed on her errand, and in about fifteen minutes returned with her father, who gave his son a royal welcome, and wanted to know why he had not advised them of his intention of coming so the buggy could have been sent to the station. Phil explained why, and handed him the letter he had forgotten to post. He told his father about the robbery on the road, and about his finding the most valuable part of the robbers' spoil.

"I'm going to take the Duke and ride to Watkins' place, and hand over the necklace," he said. "I might as well go right away and get it over with."

His father offered no objections, so Phil went to the barn, got his favorite saddle horse, and was soon on his way to the lake.

## CHAPTER VI.—At the Watkins Home.

Phil knew where the Watkins place was on the lake, for he had passed it more than once when riding along the shore road. It was a splendid estate, well worthy of a man who had retired from business a reputed millionaire. His wife was a beautiful woman, and his fifteen-year-old daughter was a lovely girl.

The boy broker was pleased at the chance to visit these wealthy people, but though they would feel much indebted to him for restoring the diamond necklace, he hardly expected to be added to their list of acquaintances. Of course, Brokers Jackson and Paxon would also feel under obligations to him, and he might rely on them to return the favor if he ever needed one. It was getting on toward sundown when he reached the iron gate that opened on the Watkins estate, and without dismounting, he leaned down and pulled the bell. A man, the gardener, came out of the

lodge house, a pretty two-story structure close to the gate, and asked him what he wanted.

"I called to see Mr. Watkins," replied Phil.

The gate was opened for him to pass, and he rode up to the front veranda. Dismounting, he rang the bell and presently a maid appeared.

"I'd like to see Mr. Watkins," he said.

"Come in," said the maid, who showed him into the parlor, took his name and went to notify the master of the house, who happened to be in his library at that moment with Jackson and Paxon, who had arrived a short time before, and had just finished telling him about the hold-up in the road, and the loss of his wife's diamond necklace. The maid knocked on the library door. She was told to enter.

"A young man is in the parlor who wishes to see you, sir," she said.

"Who is the young man?"

"He said his name was Philip Farrington."

"That's my late office messenger, Watkins," said Jackson. "His father owns a farm somewhere near here, close to the lake. We met him at the crossroads, where he was waiting for a rig to come from the farm to take him home, to spend Sunday, I suppose. Have him in here. Maybe he has learned something about those robbers and has come here to tell us. I told him Paxon and I were bound here to stay over the Sabbath."

"Bring the young man in here, Mary," said Mr. Watkins.

So Phil was ushered into the library.

"How do you do, Mr. Jackson! Glad to meet you again, Mr. Paxon," said Phil. "I didn't know that you had arrived here. I called to see Mr. Watkins on important business."

"I am Mr. Watkins," said that gentleman. "Take a seat."

"Before you sit down, Phil, let me make you acquainted with Mr. Watkins," said Jackson.

Phil shook hands with the master of the house and then sat down.

"I called to say that I met your stolen car and the two robbers on my way home, Mr. Jackson," he said.

"Where?" asked the broker eagerly.

"On the branch road which passes our farm. Something was wrong with the car and they were trying to fix it."

"Ah! What time was that?"

"About three hours ago. I talked with one of them, and from what he said I judged they were bound for the Sunset House, on the lake."

"Good! If they've put up there we'll have them," said Jackson, "and your wife will get her necklace," he added to Mr. Watkins. "If you will order out your car we'll all start for the Sunset House right away."

"I don't believe you'll find them there, though you will probably find your car," said Phil. "It is my opinion that as soon as they got there they abandoned the car, and hired a sailboat to take them across the lake so they could catch a northbound train at the village near the lake. If they caught an early train they are at Jersey City by this time."

"Too bad you didn't come on here at once before you went home," said Jackson.

"How long have you been here?"

"About half an hour."



"Then I wouldn't have met you."

"But you could have explained the case to Mr. Watkins. Now, that necklace may be lost for good unless the police can get on the track of the rascals."

"I found the necklace."

"You did!" cried Jackson, in surprise.

"Yes. Here it is. I will hand the case to you, and you can turn it over to Mr. Watkins," said Phil.

Jackson took it, snapped open the case and saw that the diamond necklace was there.

"Lord, what a relief to me to get this back!" said the broker. "Here, take it, Mr. Watkins. I am overjoyed to be able to restore it to you. Now, Phil, tell us how in creation you got it away from those men."

"By a lucky accident," said the boy broker, who then told how he found it lying in the road after the robbers, aided by the stranger, had gone on their way.

"Accident or not, you have done me a great favor, Phil, and I shan't forget it."

"That's all right, sir. I am glad to have been able to render you a service. Now I will take my leave."

"Don't be in a hurry, Farrington," said Mr. Watkins. "I shall be glad to have you remain to dinner. How did you come here from your place?"

"On horseback."

"I'll have your animal looked after until you are ready to depart."

Mr. Watkins left the room to attend to the matter, taking the diamond necklace with him to hand to his wife, who had not been told of its temporary loss. Phil, left with the two brokers, who decided to postpone going to the Sunset House till later, entered into conversation with them.

"Jackson told me that you had branched out as a broker for yourself," said Paxon; "and that you began operations by a clever option coup."

"Whatever Mr. Jackson says about me is all right, I guess," laughed Phil.

"Some of the things I said to you were not so agreeable," smiled Jackson, "but I've taken them back, you know, though I still think you are rushing things by starting out in a business that you have only an imperfect idea about."

"Well, I hope to succeed, just the same," said Phil.

"I hope you will," said Jackson. "If I can help you in any way, don't fail to call on me, and I will do what I can for you. The blow-up between us at my office is a thing of the past. We are now good friends again as far as I am concerned."

"I'm glad to hear it. I always liked you pretty well, Mr. Jackson, and on the whole, you treated me white. I was in the wrong on the occasion you refer to, and I am glad to start in again with a clean slate," said Phil.

"I suppose you're not doing much, if any, regular business yet?" said Paxon.

"No, sir. I am patiently waiting for a stray lamb or two to come my way."

"Wouldn't a full-grown sheep do as well?" chuckled Paxon.

"He might be more profitable. At any rate,

he'd be welcome. All is fish that come in our nets, you know."

"Our nets' is good. I see you regard yourself as one of us."

"Why not? A boy broker, even if he's the only one in the Street, has a right, I take it, to claim fellowship with the fraternity."

"I suppose so. How old are you?"

Phil told him.

"By the time you're twenty-one you may have money enough to buy a seat in the Exchange. If I'm around then I'll help initiate you."

"What do you do to a fellow?"

"We hand him the third degree."

"What about the other two?"

"Oh, they are understood. We never have time to administer more than one."

"Do you make a fellow ride the goat?" grinned Phil.

"No; we get his goat."

"You chaps won't get mine, for I haven't any."

"You'll have one by the time you apply for initiation, and a mustache, too, quite likely, or the makings of one."

"All right. You call and see my den and have one of my perfectos."

"Are you a smoker?"

"No, sir. But my visitors are, as a rule."

"I'll give you a call. You're in the Otsego Building?"

"Yes. Room 614. Here is my card."

Here Mr. Watkins came back and the subject was changed. Shortly afterward the gentleman of the house took his guests upstairs to the sitting room, and Phil was introduced to Mrs. Watkins and Miss Rosina Watkins. The young people paired off by themselves, and when dinner was announced, Phil took the young lady down to the table.

Phil remained till nearly nine o'clock, and made such a favorable impression that he was invited to call when he came down to the neighborhood again. His horse was brought around to the door and he took his leave, well pleased with the reception he had received. His folks were up awaiting his return, and it was nearly eleven o'clock, a late hour for them, when they turned in after hearing all about his initial experiences as a boy broker.

## CHAPTER VII.—Phil's First Customer.

Phil arrived at his office about one on Monday and found a bunch of mail awaiting him. There were a number of letters from people who had seen his advertisement in the papers. One of them was from a lady who asked him to call on her. She signed herself "Miss Rynders." As she gave her address as No. — West Seventy-second street, Phil judged she must be some one who had money to invest. He wondered if he would be able to do any business with her when she saw how young he was. He put the letter in his pocket and proceeded to answer his other correspondents, who were out-of-town people, and wanted information about stocks. When he had disposed of the bunch he took up the market report and studied it for a while, after which he looked over the ticker tape to see how the mar-



ket was running that day. He found that L. & D. was going up, and he decided to take a flyer on it.

He went to the little bank and bought 1,000 shares at 80, on margin. Although Phil wasn't aware of the fact, L. & D. was in great demand, and the little bank had some trouble in getting even 1,000 shares. Its representative bought it in small lots and finally reported that he had filled the order. Other brokers were bidding for it in the board room, or rushing around from office to office looking for it. Broker Tyson was short on the stock 5,000 shares, and he was in a great sweat over the fact.

As he knew he was not overpopular in Wall Street, he began to suspect, when he found that nobody he applied to said they had any, that a job had been put up to squeeze him. He had squeezed a number of brokers himself from time to time, but he did not like to take his own medicine. While wondering how he could get the stock before three, he thought of Phil, the boy broker.

"I'll ask him to buy it for me and nobody will suspect who he is getting it for," thought Tyson reflectively.

He rushed up to the Otsego Building and into Phil's office.

"Got any L. & D. shares?" he asked, not expecting the boy had any.

"I've got 1,000."

"Want to sell the block?"

"Not particularly."

"I'll give you 80 1-2."

"Nothing doing."

"I'll make it 81 and give you an order for 4,000 more."

"No. The stock is scarce, I've been told, so I intend to hang on for a higher price."

"Well, if you won't sell, go out and buy me 5,000 shares. I must have them to deliver at three."

"Put your order in writing and sign it, then I'll attend to it."

Tyson pulled a pad out of his pocket and wrote his order out.

"Shall I have them delivered at your office C. O. D.?"

"No. Have them sent to my bank. I'll go over and make arrangements with the cashier right away. Get a hustle on for I must have them."

Phil put on his hat and started out to find the stock. He had got a customer at last, and he wondered why Tyson didn't look around for it himself and save paying the commission. He did not wonder so much when, after an hour spent calling on brokers he failed to find any of the stock.

"I've had a dozen or more brokers running here after that stock," one trader told him. "Seems to have been cornered by some combine, which means a boom in the price. You'll have trouble getting any of it."

"Looks like it," said Phil.

"Who do you want it for?"

"A customer."

"Who is the broker?"

"Myself."

"Yourself!" said the broker, in some surprise.

"Yes, sir. There's my card."

"Oh, you're that boy broker I've heard about. You seem to be doing some business. Nobody supposed you would do anything."

"If I didn't do anything, I couldn't afford to pay office rent and lose my time."

"The opinion I've heard expressed about you was that you were a young fool with a little money and expensive ideas of your own importance."

"What's your opinion now, that you have seen and talked with me?"

"I guess you are all right in your way."

"My folks and my friends think I'm all right, so I am not worrying much about how others size me up. Sorry you can't help me out. Good day."

Phil dropped in to see Paxon next, but he was at the Exchange. He asked the cashier if he had any L. & D. and found he had not. Then he went around to see Jackson.

"Hello, Phil. Take a seat," said that trader, when Phil's successor in the office had shown him into the private room.

"I came around to see if you have any L. & D. you want to sell, but I suppose you have not."

"I have 3,000 shares, but they're not for sale just now. Everybody is looking for the stock, and under such conditions nobody is overanxious to sell, except at an advance on the market. The price has gone up to 85 this morning—three points. You are trying to get in this thing too late."

"I am trying to get the stock for a customer."

"Oh, you are? Got a customer, have you?"

"Yes, sir, and he wants 5,000 shares of L. & D."

"Five thousand, eh? He is some customer! How did you hook him?"

"He blew into my office of his own accord."

"I'm afraid you won't be able to fill his order."

"Looks like it. I haven't got hold of a share yet, and I've been nearly two hours on the job."

"I'd like to help you out, but you can't expect me to sell my block at anything near the market price. I believe it will go to 90, and I intend to hold it for that."

"You're right, Mr. Jackson. Nobody is giving anything away in Wall Street."

Phil spent another hour without result, and then he went around to report to Tyson.

"So you couldn't find a share?" said that broker glumly.

"No, sir. It is now quoted at 87, and nobody who has any will let it go at that."

"I'm afraid it will go over 90 by three and I will lose a roll. I've got to deliver those shares at that time, and as I haven't got them I'll have to settle at the market at least."

"I could have got 3,000 at 90 when it was ruling at 85, but I don't believe the offer would hold good now."

"Well, consider the order I gave you as cancelled. I'll have to take my medicine, I suppose."

Phil left feeling that his first customer had not proved very productive. However, he had the satisfaction of knowing that he was eight points ahead on his deal, which he had not expected to pan out half of that. At four o'clock he locked up his office and started to call on Miss Rynders. He took a Sixth avenue elevated train and got off at the Seventy-second street station.



When he reached the number, he found it was a handsome four-story brownstone house, and he rang the bell.

"Is Miss Rynders at home?" he asked the maid who came to the door.

"She is. Who shall I say wishes to see her?"

"Mr. Farrington. Take my card to her," said Phil.

He was shown into the parlor, which was in a kind of twilight, owing to the heavy curtains that shaded the windows, the far corners being almost dark. The room was elegantly furnished with modern furniture, among which were several expensive pieces of Chippendale antiques, and other valuable articles of the same sort. A heavy chandelier hung from the center of the ceiling, supplied with both gas and electric fixtures. The walls were hung with many portraits as well as expensive paintings. A magnificent piece of drapery divided off the back part of the room, which probably was a library. The maid came down and took Phil back into that room and then he saw that it was a library, supplied with handsome bookcases filled with volumes on two sides, except where a rosewood roll-top desk stood. The bookcases appeared to be of the Chippendale order, with smaller antique ones between each of them, the whole producing a fine effect on the artistic eye. Bronze and marble busts of distinguished men in science, art and literature stood on top of the bookcases.

There was a large steel engraving of Washington Irving's home on the Hudson, an old engraving of the attack on Bunker's Hill, and the burning of Charlestown, and two or three other similar subjects, all in black and white. A magnificent tiger skin rug, with head complete, was in the center of the polished floor, and the furniture was the most expensive library style. Phil was tremendously impressed by the evidences of wealth around him, for he was not used to such things. While he was taking in his surroundings the lady appeared suddenly and with hardly a sound.

"Mr. Farrington?" she said interrogatively, regarding him curiously.

"Yes, ma'am. Are you Miss Rynders?"

"Yes," said the lady, who was easily forty years of age and handsomely attired in a house gown that well became her.

"I received this letter from you, in which you asked me to call with reference to giving me a trial order. You hinted that you contemplated making a change in your broker," said Phil, with the utmost politeness.

The lady looked at Phil's card, which she held in her hand, and then at him.

"Pardon me, but are you really a stock broker?"

"Yes, ma'am."

"A member of the Stock Exchange?"

"No, ma'am. I am not old enough to obtain membership there. I am, in fact, the youngest broker in Wall Street."

"So I should judge from your looks. I sent for you because I supposed you were a broker of age and experience, and could handle my business. I intend to make a change, and I thought I would try a stranger, for reasons of my own. I am afraid you will hardly do. I am

sorry to have put you to the trouble of calling, but——"

"That's all right, Miss Rynders. I assure you it was no trouble at all. I regret that my youthful appearance does not inspire you with the confidence necessary to secure your patronage. It would mean a great deal to me, for I am just starting out to make a success of myself. It will take time, of course, but I have no doubt of succeeding in the end. I will not take up your time further, since you do not care to do business with me," said Phil, moving toward the door.

"Do not be in a hurry, Mr. Farrington. Sit down. I should like to talk with you, if you can spare a few moments."

"My time is entirely at your disposal, Miss Rynders," said Phil, taking the chair she pointed out.

"I am interested in the fact that you are the youngest broker in Wall Street," said the lady. "Isn't it rather unusual for one so young as you to embark in the brokerage business?"

"Yes, it is unusual, and because it is unusual, I expect to succeed."

"I presume you have the money to carry on the business? I should judge that brokers require a good deal of money to enable them to swing their customers' deals, that is, when so many people speculate on a marginal basis."

"They do, when they have a large number of customers on their books; but they always hypothecate the shares after paying for them, and charge the customers with the interest on the ninety per cent. balance. They can carry about \$100,000 worth of stock on \$30,000 of their own money."

Miss Rynders asked Phil many questions about himself, and as he was quite frank in his replies, she drew from him a pretty clear idea of how he stood. He told her how his folks lived on a farm in New Jersey, near Crystal Lake, and now he was taken by Mr. Jackson into his office as messenger three years since.

"I have friends living on Crystal Lake—Mr. and Mrs. Watkins. I dare say you know of them?" said Miss Rynders.

"Yes, ma'am. I took dinner with them and Brokers Jackson and Paxon on Saturday evening!" he replied.

"Indeed! You are acquainted with them?" said the lady interestedly.

"The acquaintance was quite accidental, and came about through my recovery of Mrs. Watkins' diamond necklace, which was stolen Saturday afternoon from the two brokers I have mentioned."

Phil then told Miss Rynders about the hold-up and what followed it. As he finished the tall, old-time clock in a corner chimed the hour of six.

"Dear me! I have kept you here considerably over an hour, Mr. Farrington," said the lady. "I have been so interested in your talk that I quite forgot the passage of time. Really I have taken quite an interest in you. Will you dine with me?"

"With pleasure, Miss Rynders, if that is your wish," said Phil.

The lady said she would be delighted to have his company, as she usually dined alone, for she



lived by herself, in the big house with half a dozen servants at her command, including a butler, who was employed by her brother for twenty-five years, and after his death had continued with her. So Phil dined tete-a-tete with Miss Rynders, and during the meal she said that she had become so much interested in him that she was going to try him as her broker and see how he would be able to execute her commissions.

After dinner they adjourned to the library, where she gave him an order to buy 5,000 shares of A. & B. at the market, which was 70, and handed him her check for \$50,000 to cover the margin on the deal. Thus Phil got his first real customer.

#### CHAPTER VIII.—Trouble Over Mining Shares.

Phil's entire capital only amounted to \$20,000, of which half was at that time up with the little bank on the thousand shares of L. & D. It was therefore impossible for him to make the purchase of the 5,000 A. & B. shares for Miss Rynders so as to capture the whole of the commission on the order. The market price of 5,000 shares was \$350,000, and he only had the lady's deposit of \$50,000 and his own \$10 to swing the deal. He couldn't borrow anything on the stock until he had paid for it in full, and then he would have no trouble raising \$200,000 on it. Even if some kind friend advanced him the \$200,000 to help him out he would still be a matter of \$90,000 shy of the purchase price. Clearly he must hand the order over to some broker who had money, and divide the commission. He guessed he could depend on Mr. Jackson to do that for him, so on the following morning he presented himself at Jackson's office.

"Round again, Phil," said Jackson. "How did you make out with L. & D. yesterday?"

"I didn't make out at all, and the order was cancelled."

"That's too bad, and it was your first customer."

"Oh, I've got another, don't worry."

"Have you? How much of a one?"

"If you had a number like her for a while you'd think of retiring a millionaire."

"It's a she, is it?" laughed Jackson. "How much of an order did she give you? A hundred shares of some stock on the usual margin?"

"Not at all. Five thousand shares."

"Come, now, you're trying to put it over me, aren't you?"

"No, sir. I've got her order for the purchase of 5,000 A. & B. at the market. I've just cashed her check for \$50,000. Here's the money just as I got it from the bank. Feast your eyes on that package of \$1,000 bills, all new and every one alike as peas in a pod. I may only be a boy broker, but I'm going to make things hum in Wall Street before I grow whiskers."

Jackson stared and then congratulated the boy.

"That's a customer worth having," he said.

"Bet your life she is. Unfortunately, I haven't the money to swing the deal, so I want you to help me. I don't ask you to loan me any money. Just put the deal through for me and divide the commission. If you really want to help me on my

feet here's the chance. I'll agree to put all my business in here until I have made enough money to carry my own orders. What do you say?"

"Glad to do you the favor, Phil. I'll take the deposit and carry the stock for you. I'll let the commission slide both ways, for I owe you a favor for recovering that diamond necklace," said Jackson.

"That's kind of you, but I am not asking you to do it. I'll make \$625 out of it anyway, and I'll be satisfied with that."

"No; you shall have all the commission, for it's your first customer to pan out, and you'll always remember that fact after you've become a real live broker."

"Oh, I'm a real live broker now. Stick a pin in me and see if I don't jump."

Jackson laughed and then took the order from Phil. Later he notified the boy broker that he had bought the stock and held it subject to his order. Phil wrote Miss Rynders to the same effect. That day L. & D. went to 93, and Phil began to consider about selling out. One the following day it went up to 96, and as it looked shaky at that figure, Phil suspected that the syndicate behind it was selling out, so he ordered the little bank to close him out. It was "lucky" he sold, for next morning the price dropped to 90.

Phil kept his eye on A. & B. to see how Miss Rynders would come out. By Saturday it was up a point and a fraction. Phil was in his office reading Wall Street news when the door opened and in walked Miss Rynders. He sprang up and offered her a chair beside his desk.

"I'm glad you came down to see my den," he said. "Doesn't look like brokers' offices in general, I know, but I'll guarantee you'll be served as well here as at any of the big offices. I have given your deal my special attention. The stock is now ruling at 71 3-8."

"I saw that it closed yesterday at 71 1-4. I hoped it would advance the other eighth. You may now sell it for me. I usually make quick deals. I have found that it does not pay to hold on too long. It costs money in interest. I am always satisfied with small profits," said Miss Rynders.

Phil filled out an order for the sale of the stock and she signed it.

"If you will wait here, Miss Rynders, I will run out and sell the shares. It won't take me over ten minutes," said Broker Phil.

"I will wait," she said.

He ran around to Jackson's office and found that the broker was at the Exchange. He went over there and sent word to Jackson that he wanted to see him.

"My customer has ordered the sale of the A. & B. shares. Get rid of them quick," he said, as soon as Jackson appeared.

"All right, Phil. I guess I can get them off my hand before the Exchange closes," said the broker.

He hurried back to the board room and sold the stock to five brokers at the then ruling price of 71 1-2. Phil returned to his office and told Miss Rynders that her stock was sold 71 3-8. This figure he corrected to 71 1-2 in the statement he rendered to her, and she cleared something over \$5,000 by the transaction. As Jackson wouldn't



take any commission at all on the deal, Phil pocketed the entire \$1,250.

Thus, within a week after his return from the farm he had made \$17,250, which raised his capital to \$37,000. The office opposite Phil's was occupied by a cheap broker named Mudgett. He had two rooms, one of which he used as his private office, while the other was his counting room. His employees consisted of a bookkeeper, who acted as cashier, and an office boy, who acted as messenger and stenographer. Mudgett did not belong to the Exchange, and he had no standing in the Street to speak of. He had a lot of customers for whom he bought and sold stocks on the bucket-shop system.

One could buy or sell as low as ten shares of any stock in his office, and such orders he did not put through in the regular way, but took chances on the deal going against the speculator. If the customer came out ahead he paid him his profit; if the customer sold at a loss, Mudgett captured all the money. His place was a stock gambling joint pure and simple, in which he acted the part of the banker. The chances in his favor were about ten to one, and he made money. The only thing that could be said in his favor was that he gave his customers a square deal as far as anybody on the outside knew. When he received an order to buy 100 or more shares of stock, or sell that amount, he executed it as a regular broker would, for he didn't care to take too many chances. On the Monday following the closing out of Miss Rynders' deal Mudgett walked into Phil's office and introduced himself. He wanted to know if the boy broker had any Erie shares for sale.

This query was merely a bluff to excuse his visit, for he did not suppose the boy had any. It happened, however, that Miss Rynders had brought down a certificate of 100 shares of Erie when she called on Saturday and left them with Phil to sell at the market. When he went out to sell them he met Paxon on the street and that trader told him to hold on to them, as the indication was they would go up several points in a day or two, for reasons which he gave, so Phil didn't offer the stock, but went back to his office. Soon afterward Mudgett came in, as we mentioned.

"How many shares of Erie do you want?" asked Phil.

"Why, have you got any?" said the broker.

"Sure. I've got 100, but you'll have to give more than the market if you want them."

"I'm only paying the market," said Mudgett, breathing easy again. "That is 37."

"Nothing doing at that figure," said Phil.

"Are you buying anything?"

"What have you got for sale?"

"A block of 10,000 Powhattan Mining. It's ruling at 30 cents, but as I want the money, I'll sell the whole thing for \$2,500. You couldn't make \$500 easier. What do you say to taking it?"

"Why don't you go down on the Curb and sell it for 30 cents and save the \$500? A penny saved is a penny earned."

"I can't spare the time now."

"Rather sacrifice \$500, eh?"

"Yes. Will you take the stock?"

"No. I'm not dealing in mining stocks at present."

"Why didn't you say so at first?" said Mudgett angrily.

"What's the difference when I said it?"

"Bah!" said Mudgett, jumping up and getting out.

Phil laughed and shortly afterward he put on his hat and went out. He went down to the Curb and found some excitement there. To his surprise he discovered that Powhattan Mining had taken on a boom and was going at 50 cents.

"Gee! I ought to have bought those 10,000 shares of Mudgett. I'll go back and see if he's got them yet."

Entering Mudgett's office, he asked for that broker.

"He's out," said the bookkeeper.

"He offered me a block of Powhattan Mining half an hour ago at 25 cents, and I came in to get the stock."

"If you wait, I'll send and find out about it. Mr. Mudgett went over to his bank a few minutes ago, and I may be able to catch him."

"All right," said Phil. "My office is across the corridor. My name is Farrington. If Mr. Mudgett says it's all right, send the certificates in to me and I'll give you the cash for them."

The bookkeeper called up the office boy, whose name was Clarence Cummings, and sent him out with a note to Mudgett. Twenty minutes later Clarence walked into Phil's office with a bunch of certificates of Powhattan Mining.

"Here's the stock," he said. "I want \$2,500."

Phil looked the certificates over, then went to the safe, got the money, and paid it over to the boy, taking his receipt for it. Fifteen minutes later Clarence returned.

"I want that stock back," he said. "Here is your money."

Phil was just going out to see how Powhattan was coming on at the Curb.

"What are you talking about?" asked Phil, though he knew well enough.

"I'm talking about Powhattan Mining."

"What about it?"

"I want it back. Here's the money you gave me for it."

"You've got an awful nerve to come in here and demand the stock back that your boss sold me."

"There was a mistake."

"What mistake?"

"The stock belongs to one of our customers, and he phoned us not to sell it."

"I can't help that. He phoned you too late. Mr. Mudgett will have to settle with him about that. I won't give you the stock back after buying it. What do you think I am?"

"The bookkeeper told me I must get it back."

"I don't care what your bookkeeper said. I've nothing to do with him. Go back and tell him he ought to know better than send you on such an errand."

"I won't go till I get the stock."

"Then I'll have to put you out."

"I'd like to see you put me out," said Clarence aggressively.

"Now, then, oblige me by getting out. I'm going to lock up," he said.

"Give me that stock!" cried Clarence.



"The stock belongs to me. Get out."

"I won't get out."

Phil grabbed the stubborn youth, but he found him stronger than he had supposed. A struggle ensued, and Phil found he had a job on his hands. The racket they made attracted the attention of a policeman, who had been sent for by the tenant next door to take charge of a thief who his cashier had caught in the act of stealing a package of money. A crowd had followed the policeman down the corridor. He looked into Phil's office, and, seeing the struggling boys, stepped in.

"What's all this disturbance about?" he said.

"He is the cause of the disturbance, officer," said Phil, laying one hand on the policeman's shoulder and pointing with the other at Clarence, as the crowd surged into the office.

"He won't give up the stock I asked him for," said Clarence. "I was ordered to get it back. Here is his money."

Phil explained the whole matter, and Clarence was obliged to admit that the stock had been sold to Phil, but he said it was sold by mistake.

"What have I got to do with the mistake? The transaction was put through in good faith and I shall keep the stock."

The policeman pushed Clarence and the crowd out of the office. Phil followed, locked the door and started for the elevator. As he stepped into one cage he saw Mudgett step out of another that had just come up and start in haste for his office.

## CHAPTER IX.—Phil Makes a Haul Out of the Mining Shares.

Phil went on to the Curb and saw that Powhattan Mining had gone up to 75 cents. As he had bought it for 25 cents, he stood to win \$5,000 if he sold. It looked good, however, to go still higher, so he was in no hurry to sell. He began making inquiries as to the cause of the boom and found that a valuable lode of rich gold ore had been uncovered in the mine, and that the stock was advancing rapidly in Goldfield.

He remained watching the continued rise of the stock, and at one o'clock it was up to \$1. When it reached \$1.15 at half-past one he commissioned a Curb man to offer the 10,000 shares in lots to suit. The stock went in two blocks and Phil cleared \$9,000.

"That's a pretty good day's work, I guess," he told himself as he went to the Empire Cafe to get his lunch.

When Phil returned to his office he found several letters on the floor. They were from people who saw his advertisement in one of the papers and wrote asking him if he issued a market letter and if he did they'd like him to send them a copy, or put them on his mail list.

There are a lot of persons who write the various brokers for market lists, but they have little intention of doing any business with the trader. It is a waste of postage stamps and clerical labor to accommodate them, but it is not an easy matter to spot the grafters, for one never can tell who means business and who does not until they have been tried. Phil was reading the last letter when Broker Mudgett burst in on him.

"I must have that Powhattan stock back," said Mudgett. "My bookkeeper sold it to you on your own statement without my knowledge and the sale doesn't go."

"Wasn't my statement right? Didn't you offer it to me for 25 cents?"

"Your bookkeeper sent you word that I was ready to take it. I told him that if you said it was all right to send the certificates in to me and I would pay for them. He did so within half an hour, and I paid over the agreed price. Then your boy came rushing in about fifteen minutes later and demanded the stock back. Of course I wouldn't give it to him, particularly as I found out the price had jumped up on the Curb. If there has been any mistake it is on your side and it doesn't go with me."

"I tell you my bookkeeper had no orders to sell the stock, and I insist that you hand it back. I am willing to pay you \$1,000 for your trouble and return your money."

"No, sir, it's too late to come in here now about that stock. I've sold it."

"You've swindled me out of \$10,000."

"Look out that I don't sue you for libel."

"Bah! You—you——"

Phil waited for him to go on. Instead of which he jumped up, kicked the chair over and went out, slamming the door after him.

"He'll be down on me for the rest of his life. Well, I can't help it. This kick of his is only made because he learned too late about the boom in the stock."

Next day Erie jumped to 42 and Phil sold Miss Rynders' 100 shares. As she had given him her order to sell at 37, he enriched her to the extent of \$500 by holding on to it a few days. He might have notified her that he had sold it at 37 and kept \$500 himself, but he wasn't doing business that way. Some brokers would have done it and have been legally within their rights. Most brokers would have sold it at 37 anyway, according to orders, and the purchaser would have benefited.

When Miss Rynders received Phil's note explaining how he had made \$500 for her, he rose greatly in her estimation, and she decided that he should do all of her business after that. She sent him word to hold the \$5,200 he had received for her stock and credit her with the amount on his books. She also thanked him for taking so much interest in her affairs.

In a postscript she invited him to dine with her on the following Sunday, if it was convenient for him to do so. As he had written his folks that he was coming down to spend Saturday afternoon and Sunday with them he didn't know what to do, as it was a matter of business to him to keep on the right side of Miss Rynders. Finally he sent the lady word by a messenger that he had promised his father and mother to go to the farm for Sunday. He wanted to know if she could change the date to a week day.

She replied by the messenger that the following Wednesday would do as well, and told him never to slight his parents on her account. Having nothing on hand, he left his office at noon on Saturday to get the train in Jersey City, and in due course he reached the village and found the buggy waiting for him with his sister Nellie in it.



"I've brought you another present, Nell," he said.

"What have you got for me?"

"Don't be so curious. You'll see it when I open my suit case."

They stopped at the crossroads store to exchange a few words with Ed Parsons.

"Haven't had any more hold-ups, have you, Ed?" said Phil laughingly.

"No; things have been quiet since you were here last," replied the storekeeper. "Got a New York paper with you?"

"Yes; I bought one especially for you."

"Good boy. Have a cigar?"

"No, thanks. You know I don't smoke. Give it to my sister. She's the only one in the family who—"

"Why, the idea! Aren't you awful, Phil Farrington?" protested Nellie.

Phil and Parsons laughed and they drove on. The boy broker received his usual warm welcome, and the presents, which were in the jewelry line, were distributed and admired. After dinner on the following afternoon Phil ventured to pay the Watkins family a visit. He rode over on his horse, but was disappointed on learning that Mr. Watkins, his wife and daughter had gone out for a ride in their automobile only a short time before he arrived. So he kept on along the lake shore road, intending to stop again on his return and see if they were back.

The road led around to the other side of the lake, and then through the hills that bordered the south side. In the middle of the hills was a romantic glen, which at that time of the year was filled with wild flowers. Phil decided to go on there and gather a bouquet of the flowers to present to Miss Watkins, if he saw her later, or leave at the lodge for her, with his compliments, if he didn't have that pleasure. The boy broker enjoyed every minute of his ride to the glen. He was an expert horseman, being accustomed to almost daily rides before he went to Wall Street.

He reached the glen and tied his horse, gathered his wildflowers and a little while later returned to the Watkins home, where he found the family all at home. He presented his flowers to Miss Watkins, who seemed much pleased with his offer and they spent some time in conversation. Phil seemed wrapped up in the girl, and she in a way reciprocated his feelings. He returned to the farmhouse feeling as if he was walking on air.

Phil returned to his office on Monday morning full of business. He had letters from people who wanted him to buy stock for them, and he filled all orders in good time. During the week he made \$10,000 on L. & M. Phil kept his engagement with Miss Rynders, and during the dinner she told Phil she wanted him to buy 5,000 shares of O. & H., and later gave him a check to cover the amount. He also went in as heavy as he could on the same stock. O. & H. jumped to 109 and Phil ordered Jackson, his broker, to sell out. It was done, and then Phil took a desperate chance and put <sup>on</sup> both their profits and ordered Jackson to sell 12,000 shares short. In a little while the stock began to slump like a house afire. Phil would win out, and he began to execute an Indian waltz in the middle of his office.

## CHAPTER X.—"All's Well That Ends Well."

In the midst of Phil's crazy maneuvers the door had opened, admitting a gentleman who stopped and stared at the boy as if he couldn't believe his eyes. With him was a very pretty and stylishly dressed girl of fifteen. She fairly gasped at the exhibition the boy broker was making of himself. Suddenly Phil caught sight of them and he stopped like a shot.

"Mr. Watkins, Miss Watkins, this is an unexpected pleasure!" he cried, rushing forward, all out of breath and red in the face as a turkey cock. "Come right in and make yourselves at home. Don't mind me. I've been acting like a lunatic, I know, but lord, if you knew the cause of it you wouldn't wonder. Dear me, I'm awfully glad to see you. Take this chair, Miss Watkins. Let me get a few breaths and I'll explain things. Excuse me a moment till I look at the ticker. Whee! It's on the run for fair. Down to 99. I'll make a mint of money if this keeps on."

Mr. Watkins was an old trader himself and he understood the situation without a word of explanation from the boy. The young broker's actions showed that he was in on the winning side of a stock deal that meant a whole lot to him. He realized that he and his daughter could not have intruded at a worse time.

"There, now, I'll talk to you," said the excited boy, holding on to the tape.

"No, no, not now, Mr. Farrington. You're up to your eyes in business and it might mean a loss to you if we took up your attention. We will call again," said Mr. Watkins.

"But I say—" protested Phil, looking appealingly at the girl.

Miss Watkins smiled back at him reassuringly, and then the door closed behind her and her father.

"Gee whiz! Talk about hard luck! To think of them coming in here and seeing me cutting up like a wild Comanche! And I like that girl. Gosh hang it, she'll never look at me again, and I won't be admitted to her home again. Oh, what's the use? I'm done for there, and she's the only girl—"

He pulled the tape toward him and noted that O. & H. was down to 96. He snatched up his hat and left the office. The Exchange was in an uproar. The brokers interested in O. & H., either on their own account, or their customers', who were piling in selling orders on them, were yelling like a bunch of fiends. Everybody was trying to sell, but nobody wanted to buy—just yet.

The buyers were holding back for the moment when the slump had spent itself. Apparently that wouldn't happen till somebody came to the rescue. The Brady syndicate had been swamped by the crisis, and after trying in vain to stem disaster the members of it had thrown up their hands, wondering if they would ultimately escape going to the wall. Jackson was on the floor, but he was not doing anything beyond making an effort to close out a few selling orders of O. & H., which had been sent to him. The slump suddenly ended at 90, when big interests combined and began buying to stop other stocks from being slaughtered in the mix-up.

Phil, standing at the door of the ante-room.



detected the change and rushed his order to Jackson to buy 12,000 shares of O. & H. to cover his short sale of the same quantity. Jackson got the shares for an average price of 91. When he reported to Phil the boy went to lunch and ate with mingled feelings of triumph and gloom—triumph because he had won out for himself and Miss Rynders, and gloom because he felt that he and Miss Watkins were on the outs. It was half-past two when he reached his office and sat down at his desk. He began a letter to Miss Rynders:

"Dear Miss Rynders:—I have done something in your interest I had no right to do, but as they say the end justifies the means, I leave you to pass sentence on me. You gave me \$50,000 to buy you 5,000 O. & H. on margin at 102, with orders to sell at 112. At your suggestion I bought 2,500 shares for my own account at the same time. This morning I got the tip that O. & H. was going to slump around 109, so I sold your stock, with my own, on my own responsibility, without instructions from you. I had no right to do it, and had things gone wrong I would have been ruined and you would have lost a bunch of money. What you would have thought of me in that case I hate to think of.

"But things came out all right, thank goodness. After selling our shares, I put the whole of the money coming to us both up on 12,000 shares that I sold short on the logical conclusion that if the stock was going to slump we would make by selling at the top price and buying in when the slump stopped. I sold at 108 3-8. I bought in at 91. I have cleared \$83,000—\$15,000 on the rise from 102 to 108 3-8, and the rest on the drop. You have made double that sum. So I will have the great pleasure of bringing you back your \$50,000 deposit, with a profit of \$166,000. The boy broker isn't so bad, after all, is he?

"Yours sincerely,

"PHIL FARRINGTON."

As Phil reached for an envelope the door opened and in came Miss Rynders. She looked excited and disturbed.

"Oh, Mr. Farrington, I came down here as fast as a taxicab would bring me. I got a telegram from the gentleman who gave me the tip to buy O. & H., telling me that a bear raid had sent the syndicate to the wall and that I should try and save myself as best I could. What is O. & H. going for now?"

Phil looked at the tape.

"Ninety-three, Miss Rynders. It has been down to 90."

"It has? Then my deposit is lost. And you—how have you fared? I shall never forgive myself for causing you a loss. I'll make it up to you. Tell me—"

"Do I look like a person on the wrong side of the market?"

"You don't look very happy."

"That's because I've lost the good opinion of a young lady I think a lot of; but read that letter I was about to send you."

Miss Rynders gasped as she read it.

"Is this true, Mr. Farrington?" she said.

"It is, Miss Rynders."

"Then all I've got to say is you're a wonder."

"You forgive me for acting without your orders?"

"Forgive you for saving me the loss of \$50,000 and giving me a profit of \$166,000? Mr. Farrington, you are a jewel of a broker."

Phil grinned, for she had called him by the very word he had thought she would. At that juncture the door opened and in came Mr. Watkins and Miss Rosina. Phil nearly had a fit of delight. Before he could invite them to sit down they were shaking hands with Miss Rynder and expressing their surprise at meeting her there. Then Phil placed chairs for them and asked Miss Watkins if she had overlooked his ridiculous actions previously.

"Why, you foolish boy, I understood the cause of it when my father told me you were winning on some stock deal and couldn't keep quiet. He said he recognized the symptoms. He used to be a broker himself, you know," replied the young lady.

Her reply sent all the gloom flying from Phil, and he felt quite happy. Mr. and Miss Watkins remained nearly an hour, and Phil told them how he had made a big coup for Miss Rynders and himself out of the slump in O. & H. The gentleman regarded the boy broker with added respect after that, for it was no small thing for a person to clear \$80,000 odd on a quickly executed market deal. Phil collected the money next day and carried Miss Rynders up her share of the winnings.

## CHAPTER XI.—The Fascinating Widow.

In some way, doubtless through Jackson, the news got around Wall Street that the boy broker had made a bunch of money out of the slump in O. & H., and the newspapers got hold of the story and printed it. The result was Phil was much talked about. He was sitting at his desk one morning when there came a tap on his door.

"Come in," he called out.

The door opened and a handsome woman in half mourning entered.

"I came to see Mr. Farrington," she said.

"That is my name, ma'am. Be seated," and he handed her a chair.

"My name is Mrs. Burnside. I live at the Belleclaire Hotel. In going over the effects of my late husband who died some months ago I found a lot of mining shares, and I came down here to find out if they are of any value. As you are a broker, perhaps you can tell me."

She opened her bag and brought out a bunch of certificates which she handed to the boy broker. Phil looked them over and was surprised to see that they represented Jumbo stock, the richest mine in the Goldfield district, then ruling at double its par value of \$10. Each certificate had a value of \$2,000, and the lady had ten of them. They were made out in the name of John Burnside. Apparently they were all right, and the lady was to be congratulated on her discovery.

"How long has your husband been dead?" said the boy, observing that his visitor was in half mourning.

"A little over ten months."

"Pardon me for calling up painful recollections.



but in view of the fact that these certificates are very valuable I wonder how you could have overlooked them so long."

"Are they really valuable?" she said naively.

"They certainly are. Haven't you ever heard of the Jumbo Gold and Silver Mine, of Goldfield?"

She shook her head.

"Your husband was pretty well off, I presume?"

"Oh, yes, he left some money—a few thousand dollars, including a life insurance policy—but unfortunately I have been very, very foolish. I know so little about business matters"—she cast a half shy, half goo-goo look at Phil—"that I am easily taken in. A lady friend, in whom I put the greatest confidence, induced me to invest most of my money, through her, in stocks, and I lost it, so that now I am much reduced in circumstances—quite poor, I might say—and I fear I will not be able to remain at the hotel and dress myself as I have been accustomed to do, unless that stock, which you say is valuable, is sold."

"You need not sell it all, madam, by any means. One of those certificates should bring you in \$2,000," said Phil.

"As much as that? Is it possible!" and she clasped her hands, with a little gurgle which the boy took for sudden joy. "How good of you to tell me its actual value," she said, with a most bewitching glance at the boy broker. "I'm such a credulous thing that if you had told me the stock was worth hardly anything I would have believed you and sold it to you at your own price. What an honest young broker you are! Oh, if only I had some one like you to consult with! Some one on whom I could rely like a dear brother," she went on gushingly, and bending her most fascinating glances at Phil.

"And now," said Phil, "you want me to sell one of these certificates, I suppose?"

"I think you had better sell them all," she said sweetly.

"Why, this stock pays a good dividend. There must be considerable due on it which I shall have to collect for you before I offer the certificates for sale, or sell them plus the accrued dividends, the amount of which I shall have to find out at the company's transfer office here in Wall Street."

The lady's face suddenly changed.

"Perhaps you had better not sell them right away," she said, with some hesitation and embarrassment.

"No?" said Phil, surprised at the change in her.

"Please don't be offended at me. I'm such a changeable thing. I really hardly know my own mind for five minutes. You see how necessary it is that I should have some kind of a guardian to be a check on my silliness," she went on sweetly and smilingly. "I think if you would keep these certificates a while in your safe for me and advance me, say, half their value now, I should prefer it."

"Half their value would be \$10,000, not speaking of the accrued dividends."

"I did not suppose they were worth so much till you told me. Do you think if you collected and kept the dividends it would pay you for your trouble?"

"I think it would, but I wouldn't do that. I

conduct my business only on business principles. I don't want a dollar more than I am entitled to by the established rules of Wall Street. I am trying to build up a business, and the only way a young fellow like me can do it is to stick to the right thing."

"Is it possible! You are smart, aren't you? Well, do you think you could advance me so much money? You will keep the certificates, of course, as security, and I will sign a note or anything you ask me to so that you will not feel that I have anything the advantage of you."

Phil could not help wondering why she wanted half the value of the stock in advance. She certainly was an odd little lady. While he was considering the matter, he wrote down the numbers of the certificate on a pad, and the name of John Burnside. He looked at his watch and noted the time. At that moment the door opened and a man, well dressed, good looking and smooth shaven, came in. The lady turned and looked at him.

"Well, sir?" said Phil, tearing off the pad and putting it in his pocket.

"I beg your pardon, I have got into the wrong office," said the man.

"No harm done," said Phil.

As he turned his face away he fancied the man made some kind of a sign to his fair visitor. The man went out, and for a few moments the boy broker looked over the certificates while his mind was busy thinking.

"I shall have to send out for the money," he said. "Will you excuse me while I go next door and send for a messenger?"

"Certainly," she said.

Phil left the room, went next door and asked permission to use the telephone. He called up White & Co., the Wall Street agents of the Jumbo mine.

"A lady who says she is the widow of John Burnside, deceased, has brought me ten 100-share certificates of Jumbo, on which she wishes to borrow \$10,000. She says she has only just found the certificates among her late husband's effects. He has been dead ten months. There should be uncollected dividends on the stock. I will give you the numbers. Let me know what the stock is worth as it stands on your books."

"Hold the wire and I will look the matter up for you. By the way, who are you?"

"Philip Farrington, stock broker, Otsego Building."

In about two minutes another voice said:

"Hello!"

"Well?" said Phil.

"I am Mr. White. Tell me the facts of the case."

Phil did so.

"Will you kindly hold that lady in your office till a representative from this office can reach your place? It won't take over ten minutes."

"I'll do it," replied the boy broker, ringing off.

Phil returned to the office and told his visitor she would have to wait a short time—perhaps fifteen minutes."

She looked a bit uneasy and the boy noticed it. To pass the time he began telling her about the wonderful luck of the Jumbo mine. Presently the door opened and two men came in. The lady looked at them in a frightened way.



"I am from White & Co.," said the one in advance. "I should like to see Mr. Farrington."

"That is my name, sir."

"You telephoned our office about the Jumbo stock. Is this the lady who brought it to you?"

"Yes. Her late husband——"

The lady's eyes expanded with terror. She rose and started for the door.

"One moment, madam," said the man, signing to his companion, who stepped between the lady and the door.

"What does this mean, sir?" she asked, in a tremulous tone.

"It means that those certificates of Jumbo stock you brought here to sell or raise money on were stolen from their rightful owner last night, and unless you can satisfactorily explain how they came to be in your possession you will be arrested and taken to the Tombs."

The lady uttered a scream and sank fainting on the floor.

## CHAPTER XII.—Conclusion.

On recovering her senses, the lady began to indulge in a hysterical fit of weeping. In the meantime the man from White & Co., who said his name was Sheridan, took up the certificates of stock and looked them over. He told Phil that this woman was not the wife of the man who owned the stock.

"Mr. Burnside is not dead. He lives with his wife and family at the Belleclaire Hotel, on Broadway."

"This lady told me that she lived there," said Phil.

"Maybe she does, though I doubt it. At any rate, her statement made to you about the bonds is false. They were stolen some time last evening from the Burnside apartment in the hotel, and Mr. Burnside became aware of his loss this morning. He immediately notified us, and we in turn informed the Curb officials. It was fortunate that you called us up about them, for it saved complications. Well, madam, are you ready to make a confession in this matter?" he said, turning to the lady.

"Those certificates are my property. They belonged to my late husband, who died ten months ago. You have no right——"

"You stick to that story, do you?"

The lady glared at him.

"You assert your right to the ownership of the stock?" the went on.

"Yes, it is mine," she snapped.

"Very well, then you stand accused of having stolen property in your possession, and under suspicion of being the thief. Officer, arrest this woman. Take her to the Tombs and charge her as the receiver of stolen goods."

"You will regret this, you villain!" said the lady, submitting to arrest with the best grace she could. "I have friends who will defend me and punish you."

She swept out of the office, followed by the detective.

"I will take charge of these certificates," said Mr. Sheridan, "and give you a receipt for them."

"All right," said Phil. "It is too bad that so

nice an appearing lady should be mixed up in such a serious affair."

"Oh, she's one of the army of female grafters. There's a man behind her in this, and he is the thief. When he's caught she'll be held as his accomplice."

Then Phil remembered the man who came into the office for a moment, and who he thought had made her some signal. Phil described him as well as he could recall his face and personality. His description was subsequently given to the police, and the man was caught. When brought before the magistrate the man and woman, through their lawyer, waived examination, and were held for the action of the grand jury under \$1,000 bail each. This was furnished and they were allowed to go free.

A week later Sheridan was attacked by three thugs on the street one night and beaten so severely that he had to be taken to a hospital. His assailants were never captured.

Phil kept a wary eye out for himself after that, fearing he would get it, too, but no attempt was made to harm him.

When Phil was called before the grand jury he made his testimony as light as he could, and failed to remember anything he was not asked about.

The jury, however, found an indictment against the woman as the man's accomplice.

In the end both prisoners were convicted, but the lady got off with a light sentence, and a few days afterward Phil received a handsome pair of sleeve buttons from an unknown admirer, but which he suspected was the lady in the case.

There is little more to be added to our story. Phil had already proved a success in Wall Street and eventually he demonstrated his ability as a broker.

In the course of time he paid suit to Rosina Watkins, won her heart, and got her hand from her parents.

Miss Rynders remained his steadfast customers, and often helped him with loans to swing his deals for the customers who came to him.

She always declared that he was not only a fine boy, but a born broker.

Next week's issue will contain "STRIKING A GOOD THING; or, COLLEGE CHUMS IN BUSINESS."

## A PREHISTORIC LAKE VILLAGE

Much interest was awakened in England not so long ago by the discovery of a prehistoric lake village near Glastonbury. The dwellings were placed on mounds of clay raised about the level of the water. The framework of a primitive loom was found under one mound, and the number of broken bone needles and bone splinters discovered in another mound may have been the site of an ancient needle factory.

Few human bones were discovered, but among the interesting finds was a blue glass bead with a waving dark line running round it. One of the mounds contains 300 tons of clay, all of which must have been dug from the surrounding hills and carried to the spot in boats.



## CURRENT NEWS

## WHOLE VILLAGE ON STAND

An "entire village" was called as witness in Circuit Court, Kalamazoo, Mich., during the suit of Steven Gillett against the Grand Trunk Railroad for damages. Attorney for the defense summoned William Beebe, station master at Chamberlain, St. Joseph County, to the stand, and he testified he was the "whole works." "I run the town," he said. "I am the storekeeper, station master, town officer, President of the Village and the only resident."

Growing in the spray of the great Victoria Falls in South Africa a new gladiolus has been discovered and named the "Maid of the Mist." Four bulbs of this plant, sent to England, have been induced to sprout and bloom by virtue of constant spraying in a hothouse. There the interesting discovery was made that the petals of the flower are so arranged that they form a penthouse to protect the stamens and nestils from the unceasing downpour to which they would otherwise be subjected in the native haunts of the plant.

## BEGGAR AVERAGES \$100 A WEEK; HAS \$1,000 IN BANKS

Charles McCabe, sixty-three, self-described professional panhandler, of New York, was sentenced to three months in the workhouse recently. He explained how easy it was to beg his living when arraigned before Magistrate Jean Norris.

McCabe was arrested by Detective Lavender, who found him holding his hands and arms in such a position that he appeared to be badly crippled. McCabe said he had collected \$8 during the hour previous to his arrest, and that he had averaged \$100 a week for the last eight weeks. In his possession were bank books showing deposits in various banks totaling \$1,000.

## GOLD BEARING SANDS

It is said that there is not a stream rising in the mountains of Luzon—and the same is true of other islands of the Philippine group—which has not its gold bearing sands. The alluvial deposits of the precious metal have been garnered for many years, but no thorough exploitation for gold at its sources in the mountains has been made because the Spaniards were unable to conquer the tribes inhabiting the interior regions, and American enterprise has not yet been enlightened in this matter.

Some of these tribes are said to look upon the digging up the earth as a sacrilege, and they will not seek gold in that way lest the wrath of the gods should grow hot against them.

## GIRL HIDES RING IN MOUTH, FOILS ROBBERS

Quick thinking in an emergency saved the engagement ring of Miss Celia Smolin, No. 1392 Intervale Avenue, the Bronx, N. Y., when she and her fiance, Dr. David Leffler, were held up by three men in Crotona Park the other night. The

three ordered them to hold up their hands. The doctor complied but Miss Smolin took advantage of the shadows to put the third finger of her left hand in her mouth and twist off her diamond ring. The men took jewelry and money, then fled.

The couple went to the police booth at Southern Boulevard and 174th street. Patrolman Roach on duty there notified Capt. Wines, in charge of detectives. He and three detectives searched the park and arrested William Malthe, thirty-one, of No. 3219 Third Ave., who had a pistol, two gold watches and a diamond ring in his pockets. Fred Cook of No. 3531 Third Ave., who had a pistol, and Ernest Lasso, twenty-three, of No. 208 Greenwich St., Brooklyn. They were identified by the doctor and his fiancee and then taken to the Tremont Station charged with highway robbery.

## ADVICE TO BREEDERS OF BLACK SKUNKS

By careful selective breeding the skunk farmers are trying to produce an animal which will have no white on its back, for fashion demands that skunk fur be all black. In the ordinary skins the white stripes have to be cut out and the black remainder sewed together.

J. A. Detlefsen of the Illinois Agricultural Experiment Station and F. M. Holbrook of the Skunk Development Bureau, White Plains, N. Y., describe in the Journal of Heredity some of the results of their experimental breeding, and give some interesting facts about skunks.

They remove the sacs which contain the malodorous oil with which the animals protect themselves. This is done by a simple operation performed either with or without anaesthetics. It seems that there is quite a market for the vile smelling oil, it being used extensively by hunters who trap or hunt animals that avoid the scent of man. They smear it on their boots and traps, thus quite disguising the human scent and attracting such creatures as are enemies of the skunk.

The experimenters give the following advice to any one who may meet with misfortune in his association with a skunk: "Strong soap and water and gasoline will saponify and dissolve out most of the oily scent fluid which may perchance get on the hands or face. Such faint traces as remain may be covered up and sealed by balsam of Peru."

T. B. Aldrich made some interesting tests on the amount of the secretion which may be recognized by the sense of smell, and reported to the Journal of Experimental Medicine that a dilution of one sixty-nine-billionth of a milligram to a cubic centimetre of air was faintly apparent to all in the room, while one six-billion-nine-hundred-millionth of a milligram to a cubic centimetre of air was easily detected.

"These trials," remark the experimenters, "are only another proof of the extremely sensitive testing apparatus we have in the olfactory sense—far more delicate than the spectroscope, as Aldrich states."



# Daring Dan Dobson

— OR —

## THE BOY WHO BEAT THE MOONSHINERS

By GASTON GARNE

(A Serial Story.)

### CHAPTER XII.

#### An Escape at Death's Point.

Dan was a splendid rider.

Had it not been so, the daring and unconquerable lad would have been flung from his seat, as his horse, Starlight, stumbled forward on one knee, tripping on a broken branch.

Dan clung to his position with the skill of a Russian Cossack, however.

"Starlight, pull up!" commanded the lad.

He tugged in a curious little twist, which brought the animal to recovery in a jiffy, and then he was off in the right direction. But it was rough traveling at best.

A man gave a cry inside the house.

Two windows were flung up, and two guns banged at the escaping youth. A dozen moonshiners rushed out to intercept him. But Dan's steed ran on, and the lad yelled a defiance.

Two more shots rang out.

This time Dan whirled about and slipped his hand into one of the holsters which his unknown friend had so thoughtfully put across the saddle-bow for him.

There was a loaded revolver.

Dan raised it, and sent a bullet barking at the gangsters.

They did not expect their escaping victim to be armed like this.

They dodged back into the shelter, and this was what our friend wanted, for it left the way to the roadway clear. They had reached the harder ground, and Starlight galloped along sniffing the air as triumphantly as though he knew exactly how important a part he was playing in saving his master.

"Good old nag!" laughed Dan, with tears of joy forcing themselves into his eyes.

"You're a dandy. And the fellow that got you for me is another. I wonder where he is?"

Down the road he heard a clatter of hoofs. He held his revolver ready for the encounter, if it were an enemy.

But it was the young man who had been his friend, mounted on the fine horse which Dan recognized as that of Jake Newcastle.

"What luck!" cried Dan. "You have a mount, too. Shall we escape together?"

"Yes. And we've got to do some race records to do it, pardner. Hear them fellers coming? I oughter a-cut their bridles or somethin' when I had the chance."

Sure enough, they were being pursued.

"Well, it's easy enough to do the straight running," declared Dan, and they started ahead.

For several miles they could hear the pursuit.

At last they were sure that they were leaving their enemies behind, when suddenly they espied some horsemen approaching from the front.

"Pull yer collar up, Dobson," sung out Dingle. "And jest keep on going when I yell. We'll try to make these fellers fight each other."

They galloped full speed toward the approaching men.

"Boys," yelled Dingle, "the revenoos are after us. Take to the underbrush, or ye'll get cotched."

The men waited for nothing more. They leaped from their horses, and dragged the animals into the brush.

Then on went Dan and Tom.

When the pursuers came up, they beheld the crumpled foliage, and heard the neighing of horses. Into the brush they went cautiously, and after a ten-minute delay they found how each side had been fooled.

Then they were mad as hornets. But the others had a good start of them, and naturally the two young men covered the distance before them faster than ever. Their horses were telling under the strain, but Tom Dingle was anxious to put a fine distance between them and the mountaineers of Newcastle's headquarters.

"Now, what shall we do?" he asked Dan. He had been telling the youth of his own life, and related, as they slowed down to a steady trot, the details of his rescue and its cause.

"Well, I am going to hunt up some friend of my father, if possible," said Dan. "And then, if I ever get on the trail, I will look up Judge Barton, for I feel that I owe him a good trouncing."

"No, ye don't," responded his companion. "He turned on Newcastle, and both him an' his darter tried to do what they could for you."

"Well, that is different," said Dan. "But we are nearing a town; you know this land better than I do. What do you think should be our course, after our close shave?"

"We might jest as well go into town, and put up for the night. I know an old colored mam-mie who nussed me when I was a leetle feller, and we could get shelter in her house until to-morrow without any one knowin' our whereabouts. And how she kin cook!"

Dan laughed, and then made a wry face.

"Gracious, that's what I want. I knew something was wrong with the world and wasn't sure what it was. Now I have it—or rather haven't it—for I haven't had any food for so long I'd have to learn to eat all over again."

The other pointed toward one path at a fork in the road.

"Down this way we go to mammie's. The other is the road into the main part of town. It ain't much of a town at that, but we kin hide in peace, and then to-morrow we'll be able to get along further towards your home town."

"When we get there my father will help you to a good position," said Dan, "and you'll never have to risk your like back in the mountain country again. Look there, who's that?"

(To be continued.)



## ITEMS OF INTEREST

## MYSTERY CHEST OPEN

In 1885 Edward Bell's uncle bequeathed him a 600-pound brass-bound chest. It was brought from the gold fields of the West and had reposed in Bell's home in Defiance, Ohio; for thirty-seven years.

Bell had steadfastly refused to open the chest. Recently John Kerns was appointed guardian for Bell and was authorized by the court to open it.

With the court room packed by curious spectators, Probate Judge C. W. Palmer broke open the chest with a sledgehammer. In it were found three musty vests, a bundle of patent medicine recipes, several pictures of women, some old love letters and a photo of "Buffalo Bill."

## COYOTES DO NOT ESCAPE

To the honk of horns and rattle of fenders local hunters in Colorado pursue the wily coyote—and catch him.

Driven to desperation by the inroads coyotes have been making on the hen roosts this winter, the farmers organized a hunting club and each day spend a couple of hours at dawn chasing the animals in fast motor cars.

The kill to date is 140 and hardly a day passes when fewer than fifteen of the animals are bagged. The farmers drive their cars over the wide expanse of prairie and catch the animals, using shotguns on them. Hunting dogs are used on special occasions. The pelts are bringing good prices.

## JEWEL BOX THAT WILL SCARE THIEVES

Among the newest things that German inventors have sent us in the last few months is a box that comes as near to being burglar-proof as it is possible to imagine. It looks like an ordinary steel box with a key-hole in its side. But just lift it or move it and a loud alarm bell begins ringing for five hours and it cannot be stopped without unlocking the box.

A burglar might carry off the box, but its alarm would keep on ringing, and would give him away before he could get it to a place of safety. If he touches it, even stumbles against it, the alarm will arouse the household, for the slightest movement suffices to set it ringing. The same of course is true of the dishonest servant.

The owner can, however, open and close the box at will, as he has the key. And the only way in which he can be robbed is by some thief stealing the key before tampering with the box.

This safe is arranged inside with trays for small articles, money and jewelry, and with space under them for securities, such as bonds and mortgages. The whole is made of seamless steel, nickel-plated, with a piano hinge and strong double lock. There are no duplicate keys, nor is there a master key that will open it.

## BASEBALL PLAYED FORTY CENTURIES AGO

Although it is a proven fact that the game now designated baseball is of modern and purely American origin, the use of a ball in ceremonies and games goes back many centuries.

Four thousand years ago, in the Twelfth Egyptian Dynasty, a Coptic artist sculptured on the Temple Beni Hassan human figures throwing and catching balls.

A leather-covered ball used in games played on the Nile over forty centuries ago has a place among the many archeological specimens in the British museum. It has a sewed cover and is in a remarkable state of preservation.

The game of ball was prized by the Greeks as giving grace and elasticity to the human figure, and they erected a statue to one Aristoniceus for his proficiency in it. Ancient medical practitioners were wont to prescribe a course of ball playing, where the modern doctor would order a diet of pills.

The Chinese have played ball in various ways from times of remote antiquity. For centuries games of ball have been known and played in Japan. Ethiopian and East Indian traditions refer to games with balls played many centuries ago.

## "Mystery Magazine"

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## Chased Into A Panther's Cave

By D. W. STEVENS

Twenty years ago, before the disappearance of the buffalo, and before the power of the fighting tribes of Indians was broken, a white man could get almost any sort of adventure west of Omaha at a very early hour in the morning. The Blue Mountain country of Orego, in which rise two of the branches of the Columbia River, was once a hunter's paradise, and it was there the cinnamon and the grizzly bears grew the largest and were always aching for a row with some one. The first few white men in there after pelts chanced so many perils that it was almost a miracle if any of them got out alive. The Indians were numerous and watchful, bears and panthers as thick as mice in a farmhouse and an adventure of some sort was sure to occur daily.

I had been in a bit of cove or valley on the eastern side of the mountain for ten or twelve days before I got anything like a scare.

It was within forty miles of the south line of Washington Territory, and the country for a hundred miles around me was in the same savage state as when Columbus discovered the continent. The Indians were further east on the Snake River, or further west, on the Columbia and its branches, and only detached parties were to be feared.

While this was a great burden off my mind, the bears and panthers were so numerous that I was in a state of constant alarm through the day, and dared not shut both eyes to sleep at night. I had a pack and a riding mule, and on the first night of my arrival, while I had a bright fire burning, and the animals were tethered within a stone's throw, a panther sprang upon old Bob, my riding mule, and clawed him in a terrible way before I could get near enough to settle him with a bullet. Three or four bears prowled around my camp all night, and the screams of a panther kept my eyes wide open until daybreak.

However, after I had thinned out the colony by a dozen or fifteen, the varmints began to give me a rest.

On the tenth or eleventh day of my stay I left camp at an early hour in the morning loaded for bear.

I followed the valley up for half a mile and then turned into a ravine which was the bed of a creek during the melting of snows. It ascended very gradually, and I had been following it for half an hour, when it took a sharp bend to the right.

At that point there was a hole in the right-hand cliff, and as I halted to look at it I wondered if it was not the home of some savage beast. I had moved on about five hundred feet when a grizzly which had been lying down among the broken rocks, suddenly rose before me. I was looking for his kind, but his appearance was so sudden and he showed fight so quickly that my heart was beating altogether too fast as I pulled up for a shot. It had to be a snap shot, for not more than thirty feet separated us. Mine was a single-

barreled rifle, and I also had a knife and revolver.

The bullet struck bruin in the left shoulder, and he spun around a dozen times like a top. I was reloading when he got ready to form a closer acquaintance. He had worked up the ravine and I had worked down, and we were now a hundred feet apart. I knew I could not finish loading before he reached me, and there was no other way but to run for it and hope that he was too seriously wounded to overtake me.

In those days I could run like a horse, and I was accustomed to all sort of ground, but I hadn't made ten jumps on this occasion before my foot slipped on a stone and I went down with a crash.

The old grizzly was within twenty feet of me when I got up, and I pitched my rifle into his face as I took a new start.

The roar he uttered lifted me a foot high, and I made a dozen extraordinary leaps, but it wasn't a minute before I realized that he was holding his ground, if not gaining a little. No man can guess how far a wounded and enraged beast will pursue him.

I believe I could have kept clear of this bear down to the mouth of the ravine, but if he pursued me far enough he would be certain to overtake me.

I made up my mind as I ran that I would try the hole in the cliff. It was large enough for me to enter, and might be large enough for the bear, but once inside I could turn and use my revolver.

Old grizzly was hardly more than a rod behind me when I plumed into the hole and scrambled ahead on hands and knees. After going in about ten feet the hole turned to the left and narrowed considerably, and seven or eight feet further on I came to the end. As I did so my hand encountered something soft and furry, and there was a hiss and a spit that told me that a kitten panther was present. I felt all round me in the black darkness, but the kitten was the only living object. He was a little fellow, not more than five or six weeks old, but ready to bite and scratch if my fingers touched him.

The grizzly did not follow at once into the cave. It was five minutes before I heard him working his way in, and by this time I had recovered my breath and nerve. I was certain he could not reach me within six feet, and was rather glad to hear him wheezing and snorting as he pulled himself along. By and by I saw his eyes shine. He could come no further. His claws dug at the rocks and his roars of rage deafened me, but I was safe. It was now my turn, and I gave him two shots from the revolver which caused him to redouble his roars of rage. For about ten minutes I felt very queer over the situation, but all of a sudden it struck me that I had gained nothing by the change. In place of being a fugitive I was a prisoner. The bear showed no disposition to retreat and I now became aware of the fact that the cave had a rank smell and that the body of the bear prevented the fresh air from entering. I felt that I must drive him out, and I did a very foolish thing. I edged nearer to him and put four bullets into his head, and after a long-drawn moan he closed his eyes and died. I con-



gratulated myself for a moment, but then it dawned upon me that I had choked up the passage to liberty with the carcass of a bear weighing at least 600 pounds. I thought I might be able to push it before me, but when I made the attempt I could not stir it an inch. I had done an idiotic thing, and there was no way to repair the error.

I was wondering how I should get out of it, when I heard the scream of another animal at the entrance of the cave, and in a moment more realized that the mother of the cub panther had arrived. It was well for me that the body of the bear blocked the entrance. The panther went wild with fury when her kitten began to call. She bit and clawed at the bear, and by great effort pulled it back a few inches. Had not the space been so contracted she could probably have drawn it out, but she did not have a fair show to use her strength. Her eyes looked at me over the body of the bear, and if one ever saw fury it was in those orbs. I gave her a couple of shots, hoping to drive her off. I think I wounded her in the head, for she set up a terrible screaming and ran out, but in two or three minutes she was back again with more fury than ever. I now pushed her kitten forward, hoping she would be appeased at its restoration. It climbed over the bear and reached her, and she took it in her mouth and backed out. I was a pleased man over this result, for the cave was as hot as an oven, smelled powerfully stout of panthers, and the powder smoke almost stifled me. Being a bit rattled had brought on an intense thirst, and I felt that I had got to do something pretty quick or suffocate. Pretty soon I crept forward and began pushing at the big carcass, but had not been engaged over two or three minutes when the panther returned. She had carried her kitten to a place of safety and was now bent on revenge. She realized that the carcass must be got out of the way before she could come at me, and had I not seized the grizzly by the ears and hung on she would have pulled the body out of the cave. She hung to it for half an hour before she quit the job, and then she retired in a way which left no doubt that she would watch at the entrance.

When the panther had gone I struck a match and looked at my watch. It was nearly noon, and I was really suffering for water.

There was a damp spot on the rocks over my head, and I licked it with my tongue and in that way got some relief, but I would have traded my whole outfit that day for one glass of cool water.

I felt that I was in a bad box, and as is generally the case in such instances, I thought of every way out of it but the easiest one. I reloaded my revolver and planned to wait until the panther would leave the neighborhood, but about 2 o'clock I suspected from the movements in the tunnel that the one I had encountered had hunted up her mate and brought him to the front. Such soon proved to be the fact, but as only one could enter the place at a time, it was no advantage to them. They took turns tugging at the carcass of the bear, and the newcomer would have dragged it out in short order but for my interference. There was a space of about six inches between the body and the roof of the tunnel, and, though

the fumes of the powder almost choked me, I shoved my revolver along until close to the panther, and then put two bullets into him. He let go his hold and backed out, and the way he did rave up and down that ravine made my hair stand. I had wounded both, and neither of them ventured into the place again. For about an hour I heard them growling and snarling outside, and every click of their claws on the rocks was plainly audible, but by and by they gave it up as a bad job and went away.

It was now close on to 3 o'clock, and I went at the carcass with the determination to push it before me.

It was too late; the limbs had stiffened like sticks, and the feet caught at every inequality and resisted my efforts.

There I was, a man of thirty, a giant in strength, a born hunter and Indian fighter, penned up like a rat and just as helpless.

It came to me, even with all that meat before me, that I was doomed to die of hunger, and it was only as the sun had almost been lost sight of outside that common sense returned to my aid.

The way to rid myself of that carcass was to cut it up. It ought to have occurred to me at the very outset, but the race and close pursuit had upset me.

I had a stout hunting knife, and I had just begun work on the bear when I heard the voice of Indians outside.

I also heard them inside, for one of the fellows crept into the tunnel a few feet and shouted in his own language to his friends outside:

"It smells very strong of bear in here, but the beast doesn't seem to be at home."

He backed out after flinging several missiles at the rear of the cave, and from the voices and movements I was satisfied that it was a hunting party numbering eight or ten persons. They sat down right there for the night and built a camp fire, which reflected right into the mouth of the tunnel, and kept their chatter a-going until nearly midnight.

I did not get a wink of sleep that long night, and was a thankful man to hear the Indians move off in the morning about sunrise.

They had no sooner departed than I fell to work upon the bear, and in the course of half an hour had cut him up so that I could squeeze out.

As the Indians had gone down the ravine from the mountain I expected they would discover my camp and lie in ambush for me.

There was also a likelihood that the wild beasts had killed both mules during the night.

Luck was with me, however.

The Indians crossed the valley too high up to discover my camp, and I found the mules safe and sound.

That afternoon, as I was looking after some traps set on a creek about a mile from camp, I found a panther dead in a thicket.

He was an enormous fellow and had two bullet wounds, and it did not need much cogitating to convince me that he was the male of the pair which sought to get at me in the cave.



## FAME AND FORTUNE WEEKLY

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## INTERESTING ARTICLES

### A NEW CANADIAN RAILROAD

It is announced that construction work will be commenced at an early date of a logging railroad northward from Squamish, British Columbia, to the vicinity of Lake Alice. According to estimates upward of 2,000,000,000 feet of logs will become available for transportation by this means, and it is anticipated that something like the activity of former years will again be in evidence. The new undertaking will have incorporated with it the booming grounds formerly operated by the Howe Sound & Northern Railway, making possible the handling of unlimited shipments.

### LOST IN THE SNOW

Stepping out to the edge of a snow covered precipice to point out some scenery to his wife and little son, Howard Rupert, a salesman, disappeared into loose snow.

Mrs. Rupert quickly notified men nearby, who looked in vain for several hours for Rupert. They were about to give up the search on account of darkness when the missing man appeared. He declared he had dropped into a loose snowdrift and falling through landed directly into an unused log chute to carry timber in summer to the river far below.

Rupert said the chute was filled with ice and that he tobogganed down into the valley at such a high rate of speed he could not yell loud enough to be heard.

Loggers, in verifying Rupert's tale, found he had taken a ride of fully half a mile in the ice-bound log chute. Rupert was uninjured, but was minus a large part of his wearing apparel.

### LEFT \$17,000 BY WOMAN HE BEFRIENDED

Twenty years ago, Frank Fuller, now head porter in a Syracuse department store, gave \$20 to a woman who had just been evicted from a New York flat with her brood of four kiddies.

To-day he reaps as his reward a bequest of \$17,000, one-third of the estate left by the woman he befriended.

"It was just a forgotten act of charity," declared Fuller. "You see, I knew a little about the

woman. She came of a good family, but had quarreled with them over the man she married. He died, and she was up against it. I happened to pass by her flat one cold day just as they had removed her goods and her four youngsters from the place."

"I gave her \$20 and helped her to find work. Then I forgot about it. Years later, I heard she had been reconciled with her family, but I knew nothing of how she was getting on until last summer, when her daughter visited me and handed me \$40. Her mother had given it to her to give to me. Half of it was principal and the rest represented interest.

"Then, the other day, came the letter from her executors, advising that I had a third interest in her estate. Her daughter receives the two-thirds. The other children had died."

## LAUGHS

Patsy—Say, Chimmie, who was Robinson Crusoe? Chimmie—He was de duck wot got a long term on de island.

"Weren't you shy when the judge asked your age in court?" "Yes, I was about ten years shy, my dear."

"It is said that impetuous people have black eyes." "Yes, and if they don't have them, they are apt to get them."

The caller—Do you need any typewriter supplies, sir? The Guvnor—Typewriter supplies? No. I've only just brought her a box of chocolates.

Caller—Snip & Co. have employed me to collect that bill you owe them. Owens—You are to be congratulated, sir, on securing a permanent position.

"How are you?" "Oh, I'm about even with the world." "How's that?" "I figure that I owe as many people as don't owe me."

"Don, did you give Bessie the best part of that apple, as you were told?" "Yes, I gave her the seeds. She can plant them and have the whole orchard."

"Well, my little man," said the kind old gentleman, "and how old are you?" "Five," answered the child. "And what are you going to be?" "Six."

Billy—It always seems to me that the second half hour is far longer than the first. Neddy—Of course it is. It goes slower because the minute hand has to climb up during that part of the hour.

Mrs. Dashaway—Yes, while we were in Egypt we visited the Pyramids. They were literally covered with hieroglyphics. Mrs. Pneurich—Ugh! Wasn't you afraid some of 'em would get on you?



## FROM ALL POINTS

## CLAY PIPE FURNACE LIGHTED FOR LAST TIME

Because of the small demand for clay pipes nowadays, T. George & Co., of St. Jude's, Bristol, who have made such pipes for decades, decided to close down. The last batch of clay pipes was baked in their kiln recently.

Fifty years ago clay pipemaking was the staple industry in the St. Jude's district, but the fourteen firms then engaged in it are no more.

Three generations of the George family saw the kiln lighted for the last time. Up to twenty years ago the firm had a big South African trade, the pipes being used by European traders to barter with natives for their ivory, gold and other treasures.

"OLDEST PERSON IN WORLD" DIES  
AT 137

Ga-be-nah-gewn-wonce, also known as John Smith, a Chippewa Indian, reputed to be 137 years old, died at Cass Lake, Minn., Feb. 7, of pneumonia.

The United States Bureau of Indian Affairs, the American Scenic and Historic Preservation Society, and other historical societies had been led to accept the claim of Ga-be-nah-gewn-wonce and his fellow Indians that he was "the oldest living person in the world."

Also known as Wah-ha-gunta, he was fire-maker of the Blackfeet tribe. He outlived several wives, and when long past the century mark he was still young enough to woo another.

The "falling of the stars," the shower of meteors that occurred in 1833, he recalled minutely. He was about forty years old at that time.

## PETRIFIED MUD TRACKS

The department of geology at Mount Holyoke College, Mass., in replacing collections lost by fire, has obtained a slab of Connecticut Valley sandstone on which are found fossilized mud-cracks and ripple marks of bygone ages, and with them seven footprints made by giant dinosaurs. The slab is an unusually good specimen, as both sides have marks of geological interest. It measures 12 feet by 6 feet.

The ripple marks were made in the ooze millions of years ago when the region of the present Connecticut Valley was a large river bottom, occasionally flooded. They are unusually distinct.

The foot prints show that at least two dinosaurs, one a big one, the other apparently its young, roamed over the mud flats on their hind legs. The larger tracks are about eight inches long and the indicated stride four or five feet.

## STRANGE FORMS HAUNT AN ARIZONA BARN

Mysterious gatherings at the Luther Smith barn near the county line, northeast of Hennessey, Okla., flashed lights, speeding cars and skulking figures, that prefer the heavy shadows of night,

have caused some consternation among residents of that district.

Some of the neighbors refuse to discuss the matter and others tell strange tales of the happenings since their start about December 1.

The main trysting place seems to be the new barn on the Smith farm. There strange men have gathered almost nightly, according to the story. Lights flash within and without and shadowy figures may be discerned coming and going. At first there were but few. Later the number appeared greater, eighteen being counted recently, according to report.

Mr. Smith's attempt to converse with the strange visitors proved unavailing. They answered not, and if pursued sped away in the darkness, disappearing behind the brilliance of a light that blinded their pursuers for the instant.

Shots have been fired at shadowy figures at other times, but they heeded it not, going serenely on their way as if they bore a charmed life.

Men folks from the neighboring farms gathered at the Smith place and one time, it is stated, laid in wait within his barn. The visitors came as usual, but this time did not enter.

A year ago strange lights were reported nightly in nearly the same neighborhood.

OLDTIME SOUTHERN NEGRO FATHER OF  
28 CHILDREN

"Uncle Bob" Austin, an oldtime darky living near Greensboro, N. C., is the father of twenty-eight children, twenty-six of whom are living. All but seven having gone off to themselves, he has taken three other children to rear.

Uncle Bob's first wife bore him eight children, the second fourteen; the third, still a husky young woman, six. It was when he brought the third bride to his home that twenty-one of the twenty-two children he had there with him left in a huff.

Austin is the tenant manager of a farm. He eats three square meals a day and chews tobacco, but does not smoke and doesn't allow smoking on his premises.

No wife or child of his ever gave him any "back talk" more than once, he says. "If dey gets uppity I soon trims 'em," he said with a chuckle. "In my house dey must go my way."

Austin is seventy-one years old and was born a slave. He remembers hiding meat in the woods when Sherman's Army came through North Carolina after its march through Georgia to the sea.

The old Negro is one, however, who lives in the past. He has no thought of dying. He enjoys life. He has accumulated considerable pleasures during his life, among it an automobile, and he does not sit at home in the ashes and mope, bewailing "the good old times."

One of his sons, a soldier in the World War, brought back a uniform which Austin delights to wear. Dressed up in that he struts around the farm. He has his picture taken every few months. People think he is a Bishop, he says, when they see his picture.



## A FEW GOOD ITEMS

## SCISSORS ALTERED WILL

A will of the late Mrs. A. D. Fox of Yonkers, N. Y., filed for probate in Westchester county, was so altered by scissors it looks like a stencil or pattern.

The estate is left to her mother, Mrs. Elizabeth Douglas, two sisters and a brother. She changed the will in different places by cutting out sections with scissors. In one place she cut out the name of one executor. Shears were used to take out clauses of the will. The amount of the estate is given as "upwards of \$10,000."

## MADE HIS OWN COFFIN

Buried in the red cedar casket George L. Martin, pioneer contractor and builder, of Sac City, Ia., made for himself years ago, recalled to town people the story published at the time.

Martin, who lived in this country for forty-seven years, declared that if he lived until he was eighty years old he would make his own casket.

On his eightieth birthday, with only one hand, the other having been amputated following an injury, Martin built a coffin and lined it himself. Ever since it has occupied a room in his home awaiting his death.

## SCREENINGS AS FODDER

R. C. Harvey, a rancher at Fort William, Ontario, is trying an experiment in wintering 7,000 sheep which, if successful, may mean that 200,000 sheep will be brought to the head of the lakes next Fall to be fattened for the Eastern markets. The 7,000 animals now are fed on screenings from elevators, and are reported as healthy and sturdy.

It has been found that a sheep eats three pounds of screenings a day, a total of ten and a half tons daily being consumed by the flock. During the four months' herding they will consume 1,260 tons. A flock of 200,000, on the same basis of figuring, would consume 36,000 tons in the four months.

## THE YUKON: MISSISSIPPI OF THE NORTH

The closing of the Yukon River to navigation because of ice serves the purpose of bringing annually to the attention of stay-at-home Americans one of the greatest of their rivers, which to the majority is probably little more than a name.

The Yukon, despite the general failure to recognize it as such, is one of the greatest rivers of the world. It is over 2,000 miles long and is both the longest and the largest river flowing into the Pacific waters in the Western Hemisphere, surpassing by a considerable margin its nearest competitors, the Columbia and the Colorado. Among all the rivers in North America the Yukon is surpassed in length only by the Mississippi system and the Mackenzie. It is longer than the St. Lawrence, as well as all the other rivers except the Mississippi system, which flow into the Gulf of Mexico or the Atlantic.

Though the discharge of the Yukon has not been accurately measured, it is its tremendous

volume of water, rather than its length, that causes it to be ranked as a great river. It is, of course, far outdistanced by the vast Amazon, greatest of rivers, and the Congo, which probably ranks second. But the Yukon has been estimated to have three-fourths of the volume of discharge of the Mississippi, and, if this estimate be accurate, the stream which it pours into the sea is probably among the half dozen greatest in the world.

To Alaska, heretofore having no highway of steel into its interior, the Yukon has been indispensable. Because of the shallow bars at its mouth, ocean steamers cannot enter the river; but at the harbor of St. Michael, just north of the mouth, freight is transferred to shallow-draught, stern-wheel river steamers, which ascend the stream not only throughout the breadth of Alaska but for several hundred miles into Canada.

The Yukon, flowing through Alaska roughly from east to west, divides the territory into northern and southern halves. Large acres along the banks of the river and its tributaries, as well as at considerable distances from the stream, can thus be served by freight boats. The principal objectives of the river steamers, however, are Dawson, on the Yukon, about sixty miles in Canada, and more than 1,300 miles from the mouth, and Fairbanks, the "metropolis" of interior Alaska, near the head of navigation on the Tanana, a tributary of the Yukon.

The Yukon is an international river, rising nearly 500 miles within Canadian territory and sweeping in a great arc to the north and east. Although the river is over 2,000 miles long, one of its sources, a small lake, is within twenty-five miles of the salt water to which it makes such a round-about journey.

The existence of such a large river as the Yukon in the Far North was long unsuspected. A Russian lieutenant, Zagoskin, entered its mouth by boat in 1842 and traversed it for several miles. The Hudson Bay Company had discovered its headwaters in Canada; but the two bits of information were not placed together. The existence of the river as a stream of great magnitude and length first became really known through the daring and romantic prospect of installing land telegraph wires between America and Europe across Alaska, Bering Strait and the wastes of Siberia. Robert Kennicott, in connection with this enterprise, blazed the Yukon trail by descending the river in 1865. The first trading steamer ascended the stream in 1869. The Yukon really came into its own with the discovery of gold in the Klondike in 1896.

The Yukon is not alone in being a great river which has remained in comparative obscurity because of its far northern situation. Just to the east the Mackenzie—a brother stream of hardly less magnitude—flowed almost unnoticed through a little-known wilderness until the discovery of oil along its banks brought it into the limelight.



# How I increased my salary more than 300%

by  
*Joseph Anderson*

I AM just the average man—twenty-eight years old, with a wife and a three-year-old youngster. I left school when I was fourteen. My parents didn't want me to do it, but I thought I knew more than they did.

I can see my father now, standing before me, pleading, threatening, coaxing me to keep on with my schooling. With tears in his eyes he told me how he had been a failure all his life because of lack of education—that the untrained man is always forced to work for a small salary—that he had hoped, yes, and prayed, that I would be a more successful man than he was.

But no! My mind was made up. I had been offered a job at nine dollars a week and I was going to take it.

That nine dollars looked awfully big to me. I didn't realize then, nor for years afterward, that I was being paid only for the work of my hands. My brain didn't count.

THEN one day, glancing through a magazine, I came across the story of a man just like myself. He, too, had left school when he was fourteen years of age, and had worked for years at a small salary. But he was ambitious. He decided that he would get out of the rut by training himself to become expert in some line of work.

So he got in touch with the International Correspondence Schools at Scranton and started to study in his spare time at home. It was the turn in the road for him—the beginning of his success.

Most stories like that tell of the presidents of great institutions who are earning \$25,000 and \$50,000 a year. Those stories frighten me. I don't think I could ever earn that much. But this story told of a man who, through spare time study, lifted himself from \$25 to \$75 a week. It made an impression on me because it talked in terms I could understand. It seemed reasonable to suppose that I could do as well.

I tell you it didn't take me long that time to mark and send in that familiar coupon. Information regarding the Course I had marked came back by return mail. I found it wasn't too late to make up the education I had denied myself as a boy.

I was surprised to find out how fascinating a home-study course could be. The I. C. S. worked with me every hour I had to spare. I felt myself growing. I knew there was a bigger job waiting for me somewhere.

Four months after I enrolled my employer came to me and told me that he always gave preference to men who studied their jobs—and that my next



salary envelope would show how much he thought of the improvement in my work.

Today, my salary is more than 300% greater than it was when I began my studies. That increase has meant a better home and all the luxuries that make life worth while.

What I have done, you can do. For I am just an average man. I had no more education to begin with than you have—perhaps not as much. The only difference is a matter of training.

TO every man who is earning less than \$75 a week, I say simply this:—Find out what the I. C. S. can do for you!

It will take only a minute of your time to mark and mail the coupon. But that one simple act may change your whole life.

If I hadn't taken that first step four years ago I wouldn't be writing this message to you today! No, and I wouldn't be earning anywhere near \$75 a week, either!

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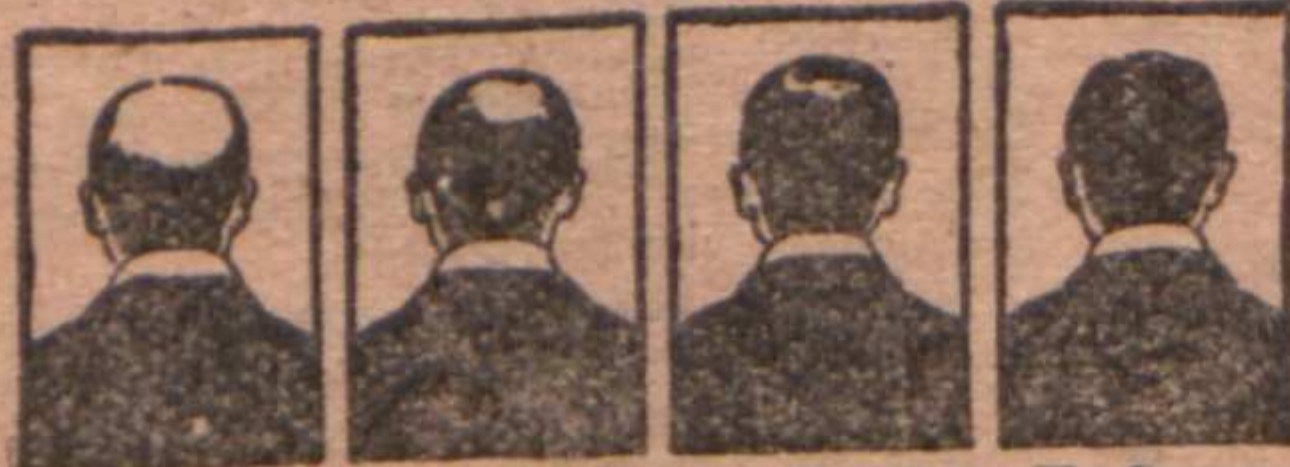
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